

DOCUMENT RESUME

ED 301 703

CE 051 470

AUTHOR Edgar, S. Keith
TITLE Law and Government. Teacher Guidebook and Student Activity Book. Adult Basic Education Project REAL: Relevant Education for Adult Learners.
INSTITUTION Warren City Schools, Ohio.
SPONS AGENCY Office of Education (DHEW), Washington, D.C.
PUB DATE 76
NOTE 142p.; For related documents, see CE 051 468-472.
PUB TYPE Guides - Classroom Use - Materials (For Learner) (051) -- Guides - Classroom Use - Guides (For Teachers) (052)
EDRS PRICE MF01/PC06 Plus Postage.
DESCRIPTORS Adult Basic Education; Adult Education; Adult Literacy; *Adult Students; Citizenship; *Citizenship Education; Citizenship Responsibility; Classroom Techniques; Correctional Institutions; Definitions; Educational Resources; *Government (Administrative Body); High School Equivalency Programs; Insurance; Landlords; Law Enforcement; Law Related Education; *Laws; Lawyers; Learning Activities; Learning Modules; Lesson Plans; *Literacy Education; Public Agencies; Taxes; Teaching Methods; Test Items; Vocabulary; Voting
IDENTIFIERS Ohio

ABSTRACT

This packet contains both a teacher's guide and a student activity book designed to help adult students become familiar with law and government. Both booklets cover the following topics: municipal government, county government, Ohio government, becoming a United States citizen, voting, taxes, rights of tenants and landlords, licensing, insurance, law enforcement agencies, correctional institutions, and finding a lawyer. The teacher's guide contains content information and a step-by-step guide to each lesson. It also contains a glossary, a bibliography of law and government materials, a law and government materials grid, and a list of related sources and projects. The student activity book includes information sheets, vocabulary exercises based on the content of the lessons, and activity sheets. A glossary and answer key to the exercises are included. (KC)

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Law And Government Teacher Guidebook

and Student Activity Book



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ADULT BASIC EDUCATION

WARREN CITY SCHOOLS
WARREN, OHIO

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Law And Government Teacher Guidebook

ADULT BASIC EDUCATION

Prepared by:

S. Keith Edgar
Teacher-Specialist
Demonstration Project

Participating staff:

Carole P. Bauer, Clerical Aide
Kathryn A. Bedich, Teacher
Nancy C. Hochadel, Teacher
Marilyn G. Maras, Teacher
Kathleen R. Sager, Educational Aide

Office of Assistance Programs . Warren City Schools . Warren, Ohio

Dr. Abe L. Hammons
Superintendent, Warren City Schools

Dr. Lorenzo S. Grant
Director, Assistance Programs

Scott C. Lehman
Coordinator, Adult Basic Education

INTRODUCTION

Project REAL-Relevant Education for Adult Learners - is the outgrowth of a concern expressed by the Adult Basic Education staff of Warren, Ohio, regarding a need for competency-based materials to assist adults in developing skills for everyday living.

Through a grant by the State of Ohio from the Adult Education Act, Section 309c, a demonstration project was funded for the purpose of developing instructional materials to help disadvantaged adults function independently and cope with the needs of our society.

One major objective was to ascertain the priorities for development through a needs assessment of our local community. A local advisory committee was organized, composed of members of industry, community agencies and ABE staff and students. Based upon the input of this committee, and the recommendations of Northeast Ohio ABE Coordinators from Canton, Cleveland, Elyria, and Euclid, a project team composed of teachers and aides developed this teacher directed step-by-step guidebook to be used with adults functioning at all levels from non-reader through grade twelve. We encourage local teachers to adapt the materials and ideas contained within this guidebook to help adults develop competencies in the area of Law and Government.

S. Keith Edgar

ACKNOWLEDGEMENTS

This publication results from the combined efforts of the Project REAL Team with continuous input provided by the Community Advisory Committee along with the assistance of various cooperating departments of the Warren City Schools, particularly Dr. Lorenzo S. Grant, Director of Assistance Programs, and his staff. In addition, John Ecos, Assistant Director, George Y. Travis, Educational Consultant, and Eileen Young, Printing Consultant of the Division of Federal Assistance, Department of Education under the direction of James W. Miller, were of continuing and valuable assistance in the development of this project and its related products.

Scott C. Lehman

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Municipal Government



MUNICIPAL GOVERNMENT (City or Village)

Students often feel they have no part in running the government. It should be pointed out that officials of local government are usually willing to listen to the individual. After all, each citizen is a voter or potential voter. Therefore, the more informed ABE students become, the more interest they will express in their government.

Step 1 - DEFINING A MUNICIPALITY

In Ohio, a municipality is defined as a group of people living in the same area, established under the authority of the state and incorporated. On the city or village limits sign, the word incorporated tells the visitor that this city or village is able, under law, to own property, to levy and collect taxes, to spend this tax money, to make public improvements, to enter agreements, to own and operate public utilities, to have a police force, to enforce sanitary regulations, and to be self governed.

A city has over 5,000 people. A village has less than 5,000. In 1973 Ohio had 231 cities and 705 villages.

The Ohio Constitution provides for the organization of municipalities; but can restrict their power of taxation, borrowing, and lending money so that the city or village will not abuse their power. The constitution also states that the municipality cannot make new laws without the approval of the voters.

Step 2 - LOCATION OF CITY OFFICES

The business offices of a city are usually in a building called the City Hall. In the phone directory, the location, phone numbers, and hours of business can be found under the name of the city or village. In the yellow pages, the same information will be listed under Government.

Step 3 - PLANS FOR GOVERNMENT

If there is no specific plan voted upon, a municipality comes under the statutory form, that is, the elected authority is not less than 7 nor more than seventeen.

A village is affected by the county commissioners. They have a six member council, mayor, clerk, treasurer, marshal and any other officers created by the laws they make.

A city may adopt the plan of a Commission, a City Manager, or Federal. The Federal plan is more commonly known as the Mayor-Council form.

1. Commission Plan

In some cities, the people are governed by a commission usually consisting of five members. These members are elected during alternating years and serve for 4 year terms. Four of these members are responsible for one department of the city and the fifth acts as a Mayor-President.

2. City Manager

In this form of city government, a council of from five to nine members is elected on a non-partisan basis to serve staggered terms of four years. This council is in charge of all legislative and policy-making functions. The council hires a professionally trained city manager who manages the city. The manager can be fired by the council at any time.

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3. Mayor-Council (Federal)

The oldest and most common form of city government is the Mayor-Council plan. The following list describes the offices of this type of government.

Step 4 - CITY OFFICERS AND EMPLOYEES

1. Mayor

The Mayor is elected by the voters for a four year term. In many cities, this is a full time job. It is the Mayor's duty to manage the affairs of the city through directions to the department heads. The Mayor may make recommendations to the City Council concerning legislation. The Mayor may appoint people to some jobs as necessary. It is the duty of the Mayor to see that all city government is functioning properly. He/she may call on county, state or federal officials in order to secure additional benefits.

2. City Auditor

The city auditor is an elected officer who serves a four year term. He/she keeps the books and financial records of the city. The Auditor reports to the Council, all expenses, prepares a budget, and signs all warrants (authorized note to pay) to pay bills of the city. He/she handles no money.

3. City Treasurer

The City Treasurer, elected for a four year term, has the responsibility of all the money of the city. The Treasurer will pay out money only upon warrants signed by the Auditor. There is a Clerk Treasurer (Assistant) who is elected for a four year term.

4. City Solicitor or Attorney

The City Solicitor is an attorney elected by the voters for a four year term of office. This attorney is the legal advisor for the Mayor, Safety Director, Council, and other departments of the city. He/she prepares legislation and ordinances. The Solicitor handles civil lawsuits of which the city is a party. By law, the City Solicitor is also the attorney for the Boards of Education. Assistants in this department handle civil matters, income tax, Workmen's Compensation, claims, and Urban Renewal. Assistants in the Criminal division of this department act as prosecutors in Municipal Court and aid the County Prosecutor's office in cases bound over to the Grand Jury.

5. Director of Public Safety

The Safety Director is appointed by the Mayor. His duties are to serve as the executive head of the Police, Fire and other departments. The Director should make periodic inspections of the city, buildings, and grounds, reporting any unsafe conditions to the Mayor or Board of Health. The Director confers with the Civil Service Commission and has application blanks for those who wish to take the Civil Service Examination.

6. City Council

The City Council is the legislative (law-making) part of the government. Bills passed by Council are called ordinances.

The city is divided into parts called wards. The voters in each elect a Councilman to represent them. The Councilmen serve a four year term; usually, not all

MUNICIPAL GOVERNMENT

councilmen are elected in the same year. There are a few Councilmen-at-Large elected by the voters of the whole city. The members of Council elect a President-pro-tempore who acts as Vice-Mayor. The President appoints various members of Council to serve on the many committees necessary to operate a city.

The Clerk of Council (appointed by the President) keeps a written record book of all things that happen at a Council meeting. The Councilmen of most cities hold full-time outside jobs and are Councilmen as part-time jobs. They are paid a small sum for this job.

7. Fire Department

The City Council may make necessary regulations for protection of fire and may establish a Fire Department composed of a chief and as many firemen that are necessary. The rate of pay for these people is decided by city ordinance. The Fire Department will put out fires within the city free of charge. They may be called upon for help from neighboring communities.

8. Police Department

The Police Department is maintained by the city to protect the lives and property of the people. They also enforce the laws of the state. The executive of the Police Department is the Chief who is appointed by the Safety Director after Civil Service Examination.

9. Board of Health

The Mayor appoints 5 members, confirmed by the City Council, to be members of the Board of Health. One member must be a doctor. The Board can make orders and regulations as necessary for public health.

10. Board of Education

The Board of Education exercises its powers to administer the public schools within a limit that may or may not be the city limits. It consists of from two to seven members elected for a four year term, non-partisan, and elected on odd years. They are paid for each meeting they attend - not to exceed 12 a year. Their responsibilities are the same as the State Board of Education.

11. Municipal Courts (Inferior Courts)

In some small cities, the Mayor may act as a judge in a Mayor's Court. Where Municipal Courts have been established, Judges are elected for six year terms. The Municipal Judge may appoint the Clerk of Courts, Bailiff, and Deputy Bailiff. In larger cities, the Clerk of Courts is elected for a four year term.

The Municipal Court is a state court but handles legal cases directly involving the municipality and some of its surrounding townships.

12. Departments

Many cities have divisions or departments involving Recreation, Parks, Traffic, Streets, Planning Zoning, Public Utilities, Industrial Relations, and Urban Renewal.



County Government

COUNTY GOVERNMENT

Step 1 - COUNTY COMMISSIONERS:

Ohio is divided into eighty-eight counties. Each county has a board of three commissioners. Two are elected at one time. The third is elected the following year. Each serves a four year term. Salary is based on the population of the county. Their duties include:

1. Performing executive and legislative functions for the county and serving as chief authority in financial matters of the county.
2. Controlling county property.
3. Entering into contracts.
4. General county business.
5. Building county roads, bridges, etc.
6. Maintaining infirmaries and homes for the poor.
7. Making appointments to the board, also hiring personnel to assist them.
8. Holding public hearings and regular meetings.
9. Levying taxes and issuing bonds when necessary.

Step 2 - TOWNSHIPS:

Counties are divided into townships for local government purposes. The statutes state that a township is a "body politic and corporate, for the purpose of enjoying and exercising the rights and privileges conferred upon it by law." It is a territorial and political subdivision of the state. The principal officers of a township are Township Trustees, Clerk, and Police Constable.

The township has the right to tax and in fact is called a "taxing district." One of its primary functions is to act as an instrumentality of the Legislature to raise tax for public purposes and to effect its just and proper distribution among those for whom it was intended.

Township Trustees have virtually the same jurisdiction over the property of the township that the Board of County Commissioners has over the property of the county. Their duties as to handling business affairs are also similar.

The Constables, as the police officers of the township, are charged with certain duties regarding law enforcement. They have civil jurisdiction of a very limited nature.

Step 3 - PROSECUTING ATTORNEY:

The Prosecuting Attorney represents the state in all legal matters that arise in which the state is concerned. These include representing the registrar in motor vehicle point system violations. Such matters are principally of a criminal nature, since crime is prosecuted in the name of the State, not in the name of the county. Having broad powers of investigation, the Prosecuting Attorney presents all cases of probable crime to the Grand Jury. If it results in an indictment, he/she proceeds to prosecute.

As part of the Prosecuting Attorney's civil duties, he/she acts as legal advisor to all county and township officers and as counsel in case of a suit for or against any such officer. He/she also collects delinquent taxes.

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He/she represents the Board of Elections, Board of Health, and all school boards in the townships and villages. If the Prosecuting Attorney thinks public money is being misapplied from the county treasury, it is his/her duty to restrain the completion of a contract on behalf of the county.

He/she is a member of the County Budget Commission and has the power to appoint assistants to help him/her. Salary is based on county population.

His/her duties include:

1. Keeping accurate account of all monies paid into and out of the county treasury.
2. Supervising the appraisal of property.
3. Preparing the annual tax duplicate assessed against all taxpayers in the county, showing the value of the property and the various taxes assessed.
4. Keeping all minutes of the County Commissioners' meetings.
5. Transferring of land titles and recording in this office.
6. Issuance of various licenses and permits.
7. Serving on the county budget commission, the board of trustees for the county "sinking fund", the building commission and other committees.
8. Appointing necessary deputies and other personnel to aid in those duties.

Step 4 - COUNTY RECORDER:

The duty of the County Recorder is to record and preserve all public records; such as liens, mortgages, land contracts, deeds and certificates of bond for persons accused of a crime.

The books in the Recorder's office are open to public inspection.

The Recorder is nominated at the primary and elected by popular vote. The Recorder serves a four year term and his/her salary is determined by population.

Step 5 - COUNTY AUDITOR:

The County Auditor is the financial officer of the county. Elected by popular vote, the auditor serves a four year term. He/she is required to keep accurate accounts, current with the county treasurer. Other duties include:

1. Supervising appraisal of real estate for tax purposes.
2. Keeping real estate records.
3. Keeping records of new building, old buildings, destroyed buildings, kinds of buildings, sizes of lots, etc.
4. Acting as secretary of the county board of commissioners - keeping all minutes of their meetings.
5. Issuing various licenses and permits.

6. Serving on budget commission and other committees.
7. Appointing others to help him carry out these duties.

Step 6 - COUNTY CORONER:

The Coroner is elected to a four year term and his/her salary is based on the population of the county. The Coroner must be a physician.

It is his duty to investigate all violent deaths whether accidental or not. Much of his work is determining the cause of death in case of murder, manslaughter, or any death not attended by a physician. The Coroner may summon witnesses, hold court with a jury, and order the arrest of any person hindering his/her work.

Step 7 - CLERK OF COURTS:

The Clerk of Common Pleas Court has complete charge of the records of all lawsuits arising in that court. In order to commence a lawsuit, a petition must be filed with the Clerk ("summons" issued by the clerk). The Clerk must make a complete and permanent record of every case filed in court and keep proper indexes showing the plaintiff and defendant in alphabetical order. The Clerk is charged with the safe-keeping of all papers delivered to him/her in every proceeding.

Under special statutes, the Clerk is responsible for: the issuing of certain licenses, the recording and transferring of certificates of title for automobiles and other chattel which may require a bill of sale, and collection of sales and use taxes on automobiles.

Step 8 - COUNTY ENGINEER:

The County Engineer has charge of the construction, maintenance, and repair of all bridges and highways within the county which are under the jurisdiction of the County Commissioners. He/she is in reality, the superintendent of most of the building projects ordered by the commissioners. While holding office, the Engineer is prohibited from engaging in any private business. He/she keeps records of surveys made to locate land or road lines, estimates, and bids received, and is responsible to the county commissioners.

Step 9 - COUNTY BUDGET COMMISSION:

The Budget Commission is made up of the Auditor, Prosecuting Attorney, and the Treasurer. The Auditor is secretary at the meetings which are held on the first Monday in August each year.

It is the duty of this Commission to examine the budget and financial requirements of each city, village, township and school district. The budget must be submitted on or before the 20th of July. After examination, the Commission fixes the amount of taxes to be levied and allocates funds accordingly.

Step 10 - BOARD OF ELECTIONS:

The Secretary of State is the chief officer of the State and appoints all members of Boards of Elections in the manner provided by law. He/she is their advisor in all matters having to do with the conduct of elections.

The board is composed of qualified electors. Two members from each political party, selected by the party's executive committee, and appointed by the Secretary of State.

COUNTY GOVERNMENT

A chairman is selected by the members. A clerk and a deputy clerk, who shall be of opposite political parties, are appointed from outside the membership. Members serve on the board for four years.

Their duties include:

1. Conducting and supervising elections in the county by providing voting places, booths, ballot boxes and other necessary materials including arrangements for the printing of local ballots.
2. Establishing precincts and appointing four judges and two clerks for each precinct polling place.
3. Issuing petitions to prospective candidates and submitting results of elections to the office of the Secretary of State.
4. Adopting registration in any part of a county as well as the county as a whole.
5. Enforcing all election laws and rulings of the Secretary of State.

Step 11 - COUNTY DEPARTMENT OF WELFARE:

Each county has a welfare department, under the control of the county commissioners. They appoint a director, who must post a bond with the county treasurer, for faithful performance.

The duties are:

1. Administering aid to the needy, blind, poor, and other relief matters.
2. Cooperating with state and federal welfare agencies.
3. Exercising powers and duties that are related to welfare work.
4. Submitting an annual account of its work.

Step 12 - COUNTY BOARD OF EDUCATION:

The County Board of Education is a legal entity and an involuntary division of the state, created by law, exercising only those powers legally delegated to it to administer the public schools within the county, exclusive of those in a city or exempted village school district. The County Board employs the superintendent and other supervisory personnel, supervises the local school districts but does not operate classes. It may, in accordance with law, combine or transfer territory from one school district to another, provide for a financial budget, and handle other aspects of school administration.

Step 13 - FIRE DEPARTMENT:

The Council may establish all necessary regulations to guard against fire, protect the property and lives of the citizens, and for such purpose may establish and maintain a Fire Department composed of a Chief and as many firemen and equipment as deemed necessary.

The most important function of a Fire Department is the prevention of fires by the correction of common hazards. They must also educate the citizens of a community as to the proper use and control of fire.

Other duties of a fire department include investigating causes of fires, keeping to a minimum loss of life and property by fire, and salvaging operations. Also, activities within the department include installation and maintenance of a fire alarm system, training of personnel, and repair and maintenance of equipment.



Ohio State Government

OHIO STATE GOVERNMENT

ABE students need to know about the government of Ohio. If the students exercise their right to vote, they will be electing state officials. Laws by which we live each day are made and enforced by these officials. Moreover, the Ohio Constitution, which is the law of the State, can be changed only by the approval of Ohio voters.

Step 1 - THE OHIO CONSTITUTION

The Ohio Constitution was adopted in 1851. It is the law of the State. The Constitution begins with the Bill of Rights. This contains a list of the rights of the people such as freedom of speech, freedom of the press, the right to assemble, fair and equal treatment in the courts. The Constitution divides the government into three branches. These are the Legislative, the Executive and the Judiciary. It states their organization, their powers and their responsibilities. It also contains the laws for elections, education, taxation and many other areas.

At some time a change in the Constitution may be needed. This is called amending the Constitution. There are three major ways of amending the Constitution.

1. The House of Representatives or the Senate may suggest an amendment. If 3/5 of the members of each house agree upon the amendment it is put on the ballot for approval by the electors.
2. The people of Ohio have the power of initiative. This allows the people to propose an amendment if 10% of the electors in several counties, as stated in the Constitution, have signed it. The Secretary of State submits it to the voters for their approval or rejection. This power of the people to adopt or reject at the polls is called referendum.
3. A constitutional convention can be called for major revisions. In 1912 a provision was adopted that every 20 years beginning in 1932 the voters could decide whether a convention should be called. The voters rejected a convention in 1932, 1952 and 1972. 2/3 members of the House of Representatives and the Senate may place on the ballot the calling of a convention.

Along with the power of initiative and referendum, the voters of Ohio have a part in Ohio government by electing state officials who serve in the three branches of the state government.

Step 2 - LEGISLATIVE BRANCH

This branch of the government makes the laws. It is called the General Assembly and is made up of two separate groups.

1. House of Representatives has 99 members elected by the voters from counties. Representatives serve 2 year terms. The House chooses its own officers. It has the power to impeach officials.
2. The Senate has 33 members elected from districts of approximately equal population. Senators are elected for four years staggered terms, which means half are elected every 2 years. The Lieutenant Governor is president of the Senate.

In order for the members of the General Assembly to make a law, these steps must be followed:

1. Any member of the Senate or House can bring forward a bill which he/she wishes to become law.

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2. The bill is sent to a committee which studies it and can put an end to it or pass it on to the House and suggest it be passed.
3. The House studies it and if it passes, it is sent to the Senate and the same steps are followed.
4. If the bill passes both houses it is sent to the governor who has 10 days to sign or veto it.
5. If the governor vetoes it, it is returned with his/her objections. 3/5 majority is needed in both houses to over-ride his/her veto.
6. If the governor signs it, the bill becomes law in 90 days.

The people of Ohio under the power of initiative can propose laws to the General Assembly. A petition which states the proposed law and is signed by 3% of the electors of the state must be filed with the Secretary of State. If the General Assembly passes the proposed law it is subject to voter approval.

Under the power of referendum the people may approve or reject any law, section of law or any item of any law appropriating money passed by the General Assembly. Exceptions to this are tax levies, appropriations for the current expenses of the state government, and emergency laws.

Step 3 - THE JUDICIARY BRANCH

This is the branch of Ohio government which explains the state laws and punishes those proven guilty of crimes. It does this through a system of law courts. The state courts handle two types of suits. The civil suit is between private persons where the wrong does not affect the general public, such as debts and property rights. The criminal suit is where a person breaks a law that protects the people. Examples of criminal suits are manslaughter, kidnapping, and burglary. These are called felonies. Traffic violations and disturbing the peace are misdemeanors.

The voters of Ohio elect the judges who serve on the system of courts.

1. Supreme Court - This is the highest court in the State. It consists of a Chief Justice and six Associate Justices. Most cases coming to the Supreme Court are for review from lower courts. This is called appellate jurisdiction. The Supreme Court also has original jurisdiction which means it can hear and determine a case from the beginning.
2. Court of Appeals - Ohio is divided into 11 Appellate districts. Each district is served by a Court of Appeals with 3 judges.

Each court holds sessions in each of the counties included in its jurisdiction. Court of Appeals hear and decide cases which are brought up from the trial courts.

A Court of Appeals' decision is followed unless reversed by the Supreme Court.

3. Court of Common Pleas - In Ohio every county has a Court of Common Pleas. Usually these courts have 1 judge, but can have more if needed. This court is known as a trial court because the cases are settled by a trial with a jury making the final decision. An ABE student might be called to serve on a jury. Members of a jury are chosen from the names of all voters in the county. There are two kinds of juries. The Grand Jury hears criminal cases and determines whether the accused should be held for trial. It does not make final judgment of guilt. Its proceedings are secret. The Petit Jury hears criminal and civil cases. It determines guilt or innocence.

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4. Probate Court - Each county has a Probate Division of the Court of Common Pleas with one judge. This court verifies wills, appoints administrators and guardians, commits to state institutions and issues marriage licenses.
5. Court of Domestic Relations - This court is established in 13 counties. It is assigned divorce and alimony cases. It handles juvenile cases unless a separate Juvenile Court exists in the county.
6. Municipal Courts - These are established in 108 cities and handle criminal and civil cases. The criminal branch tries misdemeanors. The civil branch handles cases where the amount claimed does not exceed \$5000.
7. County Court - This court is established if the municipal court does not have county wide jurisdiction. It handles misdemeanors and civil cases not exceeding \$500.

Step 4 - THE EXECUTIVE BRANCH

The Executive Branch of Ohio government consists of 6 elected officials and 23 departments. The 6 officials are elected by the voters of the State and hold their office for 4 years.

1. Governor is the chief executive official. His/her duties are numerous, but the most important are:
 - a. Advises the Legislature about laws and sees that the laws are carried out and obeyed.
 - b. Has the right of legislative veto.
 - c. Has power to appoint and remove government officers.
 - d. Grants pardons, reprieves and can commute criminal sentences.
 - e. Has power to call out militia to enforce laws, suppress insurrection and to act if there is a disaster in the State.
2. Lieutenant Governor
 - a. Becomes Governor should something prevent the Governor from carrying out his/her duties.
 - b. Is President of the Senate and presides over joint sessions of the Senate and House.
3. Attorney General
 - a. Is the state's chief legal advisor.
 - b. Represents the State in courts.
4. Auditor of State
 - a. Sees that all public funds are spent legally.
 - b. Keeps a complete account of all revenues of the State.
 - c. Keeps a record of monies deposited in the State Treasury.

OHIO STATE GOVERNMENT

5. Secretary of State

- a. Is chief election officer of the State.
- b. Issues licenses to all foreign and domestic corporations who must be registered with his office.
- c. Compiles and publishes the laws of Ohio.
- d. Keeps a file of rules and regulations of all State departments and agencies.
- e. Publishes numerous books and pamphlets.

6. Treasurer of the State

- a. Takes care of money that comes to the State from taxes, licenses and fees.
- b. Pays public bills of the State.

The 23 departments of the executive branch are headed by officers appointed by the governor. These officials hold office during the governor's term. These 23 departments, along with the six elected officials, administer state policy in such areas as finance, transportation, education, health, public welfare and natural resources.



Becoming A United States Citizen

BECOMING A UNITED STATES CITIZEN

Most people are United States citizens because they were born in this country. They are native-born citizens. They do not have to take an oath of allegiance. Only persons who become naturalized -- who adopt the United States as their new country and give up allegiance to their old country -- must take this oath.

Naturalized citizens have all the rights of native-born citizens except the right to become President or Vice-President of the United States.

The law does not allow every alien to become a citizen, nor does it require any alien to become a citizen. Only those who apply for naturalization and who meet legal requirements can be naturalized.

Step 1 - FILING FOR APPLICATION:

The first step is to get an application, a fingerprint card and a Biographic Information form from the nearest office of the Immigration and Naturalization Service (see yellow pages of phone directory under Government) or the clerk of court.

If a person is filing for their own naturalization, form N-400 is used. If a parent is filing on behalf of a child, form N-402 is to be filed.

Next, the application, fingerprint card and Biographic Information form must be filled out and mailed to the nearest office of Immigration and Naturalization Office. These forms are furnished without any charge. Also, three unsigned photographs must be submitted at this time.

Step 2 - EXAMINATION ON THE APPLICATION:

1. After certain actions have been completed by the Immigration and Naturalization Service, the applicant must appear before an examiner.
2. At this time, the applicant will be helped in filing the legal paper, known as a petition for naturalization, in the naturalization court.
3. At the time of the examination, the applicants must bring with them two United States citizen witnesses. These witnesses must be able to tell the examiner, from their personal knowledge, about the applicant's character, loyalty, residence in and absences from the United States.

These witnesses should have known the applicant during as much of the last five years as possible. However, at the least, they must have known and seen the applicant during the last six months.

On this date, the applicant pays \$25 to the clerk for naturalization fees. This is the only fee to be paid.

Step 3 - FINAL COURT HEARING:

After the application has been filed, the applicant must wait not less than 30 days before they can have the final hearing.

The applicant will be notified when to appear in court. The naturalization examiner will tell the judge whether the applicant will make a good citizen. The judge then will decide whether the person should be naturalized.

BECOMING A UNITED STATES CITIZEN

If the judge says yes, the person will then take the oath of allegiance to the United States as follows:

"I hereby declare, on oath, that I absolutely and entirely renounce and abjure all allegiance and fidelity to any foreign prince, potentate, state, or sovereignty of whom or which I have heretofore been a subject or citizen; that I will support and defend the Constitution and laws of the United States of America against all enemies, foreign and domestic; that I will bear true faith and allegiance to the same; that I will bear arms on behalf of the United States when required by law; that I will perform noncombatant service in the Armed Forces of the United States when required by the law; that I will perform works of national importance under civilian direction when required by the law; and that I take this obligation freely without any mental reservation or purpose of evasion; so help me God. In acknowledgment whereof I have hereunto affixed my signature."

As a new citizen, the person will receive a certificate of naturalization from the court.

Step 4 - APPLYING FOR NATURALIZATION:

1. A person must have made their home in the United States for at least 5 years just before they apply.
2. A person must not have been out of the United States for a continuous period for a year or more during those 5 years.
3. A person may not have been out of the United States for more than a total of 30 months during those 5 years.
4. A person must have spent the last 6 months of those 5 years in the state where they are applying for naturalization.

Step 5 - CHARACTER AND LOYALTY:

The law states that an applicant for naturalization cannot be considered to be of good moral character who comes within any of the following classes at any time during the five-year period and up until he becomes naturalized.

1. Habitual drunkards.
2. Adulterers.
3. Polygamists, persons illegally connected with prostitution or narcotics, criminals.
4. Convicted gamblers, persons getting their principal income from illegal gambling.
5. Persons who lie under oath to gain a benefit under the immigration or naturalization laws.
6. Persons convicted and jailed for as much as 180 days.

A person cannot become a citizen if they have been convicted of murder at any time.

Step 6 - COMMUNIST PARTY AND SIMILAR MEMBERSHIP:

A person cannot become a citizen if at any time during the ten years just before filing a petition for naturalization, belonged to or had any connection with the Communist Party or similar party.

BECOMING A UNITED STATES CITIZEN

If a connection with any of these parties was involuntary or before the age of 16, the person may become a citizen if they no longer have connections with this party.

Step 7 - DEPORTATION:

A person who has broken the immigration laws and as a result has been ordered to leave the United States cannot be naturalized.

Step 8 - LITERACY AND EDUCATION:

Every person applying for their own naturalization must pass an examination showing that they have some knowledge about the history and form of government of the United States. The examination is given by a naturalization examiner at the time the applicant files for the petition.

Citizenship classes are available at many public schools and also by mail.

The nearest Immigration and Naturalization can furnish information about such classes upon request.

Step 9 - RESPONSIBILITIES OF CITIZENSHIP:

The right to vote is the most cherished privilege of an American citizen, but with that privilege comes responsibility. Under our system of government the people elect their legislators and other public officers by voting at election polls on election day. Each citizen is free to vote by secret ballot for the candidate of his choice.

Each citizen may register to vote in the community in which that person lives. No citizen may vote in more than one community.

Here are a few privileges afforded to citizens:

1. Each citizen is eligible for jobs not open to aliens.
2. Each citizen is eligible to serve on a jury.
3. Each citizen can vote in all elections.
4. Citizens can run for public office.
5. Citizens do not have to file an alien registration card.
6. Citizens do not have to notify the Immigration and Naturalization Service if they move.

Step 10 - COMMONLY ASKED TEST QUESTIONS:

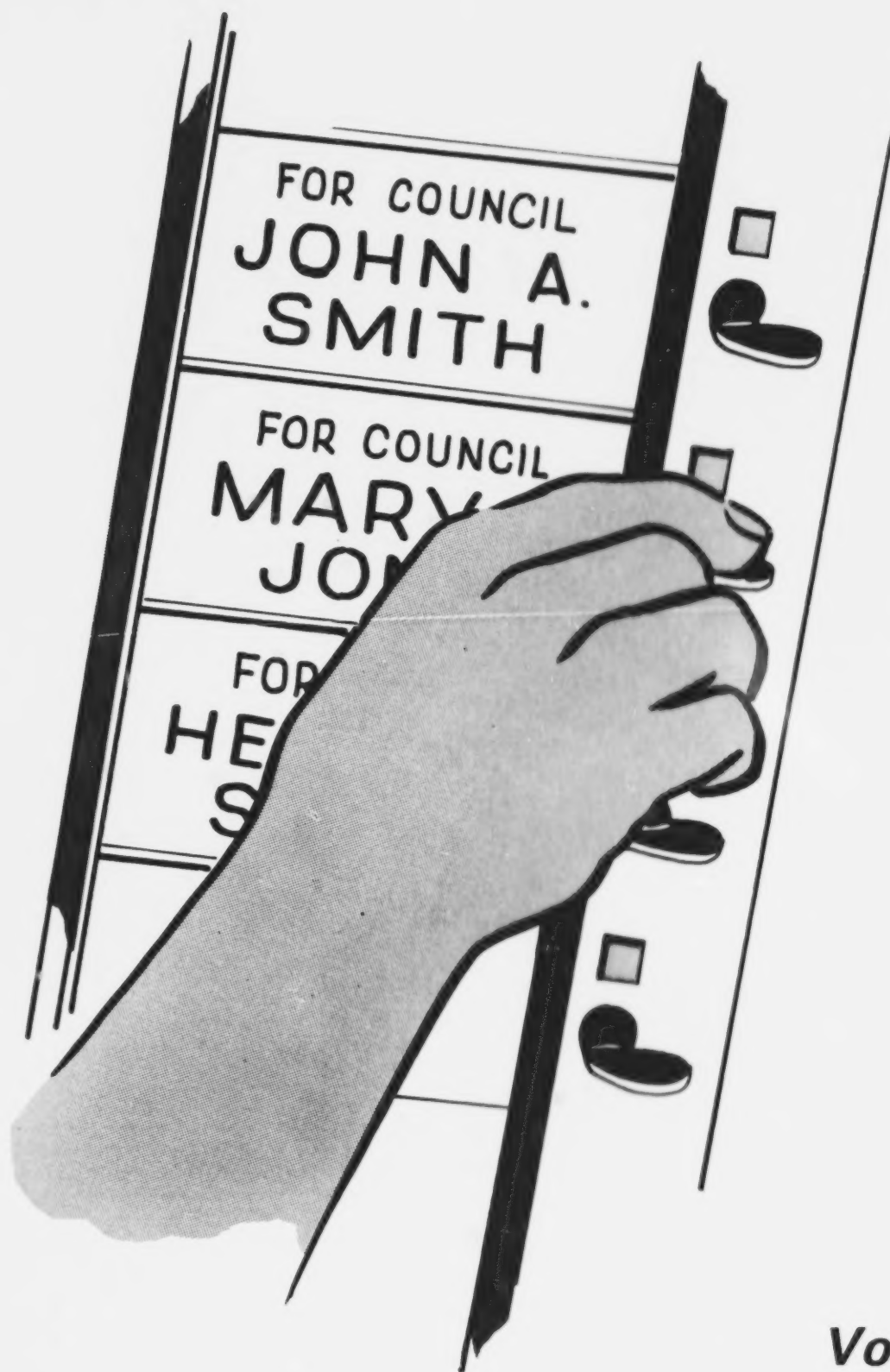
1. What kind of government do we have? A. a republic.
2. What is a republic? A. A representative form of government.
3. What does the legislative department do? A. Makes the laws.
4. What does the executive department do? A. Enforce the law.
5. What does the Judicial department do? A. Explain the law.
6. What do we call the legislative branch of the national government? A. Congress.
7. What does Congress do? A. Makes the laws of the country.
8. How is the Congress divided? A. Into two houses.
9. What are they called? A. The Senate and the House of Representatives.
10. How many U. S. Senators are there? A. 100.
11. How many from each state? A. Two.
12. How are they elected? A. By the voters of each state.
13. How many members are there in the House of Representatives? A. 435.
14. Who presides over the United States Senate? A. The Vice-President of the United States.

BECOMING A UNITED STATES CITIZEN

15. Who presides over the House of Representatives? A. Speaker of the House.
16. How is he elected? A. By vote of the members of the House.
17. For how many years is a U. S. Senator elected? A. Six years.
18. How long is a member of the House of Representatives elected for? A. Two years.
19. What officials make up the Executive Department? A. The President, Vice-President and Cabinet.
20. Who is the President of the United States? A. Jimmy Carter.
21. Who is the Vice-President of the United States? A. Walter Mondale.
22. Name the departments of the President's cabinet. A. Departments of State, Treasury, Defense, Agriculture, Health, Education & Welfare, Labor, Interior, Housing and Urban Development.
23. How is the President of the United States elected? A. By electoral vote.
24. How long is the President elected for? A. Four years.
25. Can the President be removed from office during his four year term? A. Yes.
26. How? A. By impeachment.
27. Of what is the Judicial Department composed? A. The U. S. Supreme Court, The U. S. Court of Appeals and the U. S. District Court.
28. What is the highest court in the land? A. The United States Supreme Court.
29. Where does it meet? A. In Washington, D.C.
30. How many judges are there on the Supreme Court? A. Nine.
31. How are they elected? A. They are appointed by the President with the consent of the Senate.
32. How long do they hold office? A. For life.
33. What is the only way a U. S. Judge can be removed from office? A. By impeachment.
34. What is the U. S. Constitution? A. The Supreme Law of the land.
35. What are the first ten amendments to the Constitution called? A. Bill of Rights.
36. What "rights" are contained in these first ten amendments? A. Freedom of speech, of the press, of religion, right of privacy.
37. How many amendments are there? A. 26.
38. What is an amendment? A. An addition to the Constitution.
39. Tell about several amendments. A. 5th - You do not have to testify against yourself. 13, 14 and 15 called Slavery Amendments. 13th freed the slaves. 14th gave slaves citizenship. 15th gave former slaves right to vote. 19th gave women the right to vote. 26th gave 18 year olds the right to vote.
40. When was the Constitution written? A. 1787.
41. When did it go into effect? A. 1789.
42. Who was the first president? A. George Washington (Birthday - February 22).
43. On what date do we celebrate our Nation's birthday? A. July 4th.
44. What document declared the thirteen colonies independent? A. The Declaration of Independence.
45. What four wars were fought in the United States? A. Civil, Revolutionary, Spanish-American, War of 1812.
46. What did each accomplish? Civil War - between the North and South freed the slaves. Revolutionary War - made the U. S. independent of Great Britain. Spanish-American made Cuba free of Spain.
47. What were the first two permanent settlements in the United States? A. Jamestown, Virginia in 1607; and Plymouth, Massachusetts in 1620.
48. Who is credited with the discovery of America? A. Columbus in 1492.
49. Name several Presidents of the U. S. A. Washington, Adams, Jefferson, Jackson, Lincoln, etc.
50. What are the colors of the flag? A. Red, white and blue.
51. How many stars in the flag? A. 50.
52. What do the stars stand for? A. One for each state.
53. How many stripes in the flag and what do they stand for? A. 13, the original 13 colonies.

BECOMING A UNITED STATES CITIZEN

54. Write down as many of the States as you can remember.
55. Where is Hawaii? A. In the Pacific Ocean. Where is Alaska? A. In the northwest part of the North American Continent.
56. Who was Abraham Lincoln and why was he remembered? A. He was President of the United States during the Civil War; he freed the slaves.
57. Who are the present senators from Ohio? A. Robert Taft and John Glenn.
58. Who can declare war? A. The President with consent of the Senate.
59. How many Presidents have we had? A. 38.
60. If a President dies, who takes his place? A. The Vice-President, the Speaker of the House.
61. Who coins and mints the money of the United States? A. The Government.
62. What were the Articles of Confederation? A. The first form of government in the U.S.
63. What three main nations fought for the New World? A. England, Spain and France.
64. What are the major duties of a citizen of the United States? A. Obey the laws, vote, serve on a jury when called, pay taxes and serve the country when called in time of national emergency such as war.
65. Who is the present governor of Ohio? A. James A. Rhodes.
66. Who wrote the Declaration of Independence? A. Thomas Jefferson.
67. What is the most recently enacted amendment? A. Suffrage granted at age 18 (Pending - Equal rights for women).
68. How is an amendment prepared and submitted? A. Passed by two-thirds of each house of Congress and ratified by three-fourths of the state legislatures.



Voting

VOTING

All ABE students who meet the voting qualifications for Ohio should be encouraged by the ABE teacher to vote. By voting, the students are selecting the representatives they want to operate the government. Even though their choice may not win the important point is that they took part in this civic responsibility and basic American right.

Step 1 - GENERAL AND PRIMARY ELECTIONS:

At an election generally two things are voted on: 1) public officers are elected and 2) questions and issues are submitted to the people for their consent or denial. There are two elections each year. The primary election is held in June. In a primary election each political party nominates candidates for the general election in November. At the primary, the voters must declare their politics unless they vote on issues only. Voters usually declare themselves to be a member of the Democrat or Republican party. Once declaring to be a member of a party, a voter cannot vote in the primary of another party unless he/she changes affiliations and signs a sworn affidavit to that effect.

Step 2 - VOTING QUALIFICATIONS:

You are eligible to vote in Ohio ---

1. if you are a citizen of the United States.
2. if you are 18 years old on or before election day.
3. if you are a resident of Ohio and of the county and precinct at least 30 days before the election. (If you move within those 30 days, you may vote in the precinct from which you moved.)
4. if you are registered, providing you live where registration is required.

Step 3 - REGISTRATION:

To register an ABE student would apply to the county Board of Elections or branch office. Local newspapers usually provide information concerning the time and place of registration. When registering, the student would need to know the following information:

1. Name and address
2. Age and date of birth
3. Citizenship status
4. School district

Sometimes it will be necessary to re-register. This must be done if -

1. You do not vote for two successive years.
2. You change your address.
3. You change your name by marriage.

Step 4 - VOTING PROCEDURE:

It may be helpful for the ABE teacher to discuss with a student who is voting for the first time the procedure for casting a ballot. When you register you are given the name of your polling place. The first step is locating the polling place. Polling places are located in each precinct usually in public buildings. American flags are posted by the polling place on Election Day. Polls open at 6:30 a. m. and close at 7:30 p. m.

VOTING

On entering the polling place, you sign your name and address in the poll book. In areas where paper ballots are used, you will be given a ballot by one of the poll workers. You take the ballot and mark it, according to the instructions printed on the ballot, in the privacy of a booth.

In counties where voting machines are used, you go inside a curtain on the front of the machine. You cast your vote by pulling levers or switches beside the names of the candidate for whom you want to vote. If a student who is voting for the first time would like to see a voting machine, the ABE teacher can check at the local Board of Elections to see if one is available.

Step 5 - ABSENTEE VOTING:

You may vote by absentee ballot if -

1. you will be absent from the county on election day.
2. you are 62 years of age or older.
3. you will be hospitalized on election day.
4. you have had an accident or unforeseeable medical emergency.
5. you have a personal illness or physical disability. (A doctor's certificate is no longer needed).
6. you are an election official.
7. you cannot vote on election day because of religious observances.
8. you will be in jail for a misdemeanor or awaiting trial.
9. you are serving in the U. S. Armed forces. Your wife or husband may also vote absentee if she/he has left Ohio to be with you.

How to apply for Absentee Ballot:

If a voter needs an absentee ballot he/she must write or go to the county Board of Elections and request absentee ballots. The following information will be needed:

1. Name and voting residence.
2. Reason for being absent from the polls on election day.
3. Party choice if the election is a primary.
4. The mailing address to which ballots are to be mailed.

A spouse or a near relative may request the board to mail ballots to you. If you apply in person, you must vote the ballots at the Board of Election. The deadline for applying for absentee ballots is usually 2 or 3 days before an election and the ballot must be returned to the board office by 7:30 p. m. on Election Day.

Step 6 - LEAGUE OF WOMEN VOTERS:

It might be helpful for a student to have factual information about candidates and issues before an election. This information is usually published in the local newspaper or by a community League of Women Voters. ABE teachers can check with their local League of Women Voters to see what services are provided.



Taxes

TAXES

It was once said that only two things are certain in life, you will always pay taxes and you will die. It is upon this cheery note that we wish to remind the ABE teachers that while their students do pay taxes, most of them do not know why, or for what they are used.

The three levels of government levying taxes on the taxpayer are federal, state, and local, and they are briefly explained below.

This information is for the ABE teacher who needs some background information.

Step 1 - FEDERAL TAXATION:

Federal Personal Income Tax is the largest tax on all levels. It is a tax on income with certain permitted deductions, some of which are state and local property, dependents, general sales and gasoline taxes. The federal government collects this tax by withholding it from paychecks. Each taxpayer must complete an income tax return (form 1040) each year for income earned in the previous year. This should be sent to the Internal Revenue Service by April 15th. To aid the taxpayer in completing his/her tax return, a W-2 form is sent to each wage earner. This form states the amount of federal income tax, FICA, state and local tax which has been withheld from an employee's paycheck. If after filling out the income tax form, the taxpayer finds that the amount withheld is greater than the tax owed, a refund is sent to him/her.

If the ABE students are having difficulty understanding and filling out their federal income tax, they can call the Internal Revenue Office, which will direct them as to where they can get free assistance. The Internal Revenue should be listed in the phone directory.

Social Security is the second highest federal tax. Workers and their employers pay social security taxes which are called FICA (Federal Insurance Contributions Act). These are withheld from an employee's paycheck and held in a trust fund. These are repaid to the taxpayer in the form of retirement income and hospital and medical services such as Medicare.

Excise taxes are called "hidden taxes" because the Federal Government has never levied a direct sales tax. Instead, excise taxes are levied on the manufacturer who in turn includes the tax in the price of the product. State and local sales tax differ from the federal excise tax because they are openly added to the price paid by the consumer. A few of the larger excise taxes are as follows:

1. Alcohol tax is levied on "hard liquors", wines and beers. These alcohol taxes are paid by the brewers and distillers, but the cost is passed on to the consumer as a part of the purchase price.
2. Cigar, cigarettes, chewing and smoking tobacco, snuff and papers to roll your own cigarettes are federally taxed.
3. Automobile owners pay a 4% federal gasoline tax, an oil tax, a tax on rubber for tires and tubes as well as a federal manufacturer's tax.
4. There is a 10% tax on communications, telephone, and telegraph. This tax is stated on telephone bills.
5. There are excise taxes on airline tickets, firearms, matches, admissions to theaters, places of amusement and sports events.

These are some of the areas in which the federal tax dollar is spent.

TAXES

1. National defense.
2. Health-medicare, Medicare, food stamps, school lunch programs.
3. Federally supported housing for low and moderate income families.
4. Mass transportation problems of people in metropolitan areas.
5. Cleaning up polluted air, water and land.
6. Crime prevention.
7. Veteran benefits and services.
8. Highway construction.

Step 2 - STATE TAXATION:

Retail sales tax, which is paid on most items purchased in stores, is one of the largest sources of state revenue. In Ohio, sales tax is paid on items costing 16¢ or more. Food is excluded from sales tax on the basis that groceries are essential for living and low income families would be burdened by such a tax.

State income tax, another large source of state revenue, is withheld from paychecks. A state tax return must be filed by April 15. Although state and local taxes may be deducted from the federal return, federal income tax payments may not be deducted on state returns.

Motor vehicle registration and the buying of license plates supplies the state with a large amount of revenue. This is called a "use tax" because the revenue is for the development and maintenance of highways and roads.

Gasoline, cigarettes and alcoholic beverages are taxed by the state. These are overlapping taxes because they are levied by the state and federal government.

Revenue from state taxes goes into the State General Revenue Fund or a special fund such as highway use taxes, county poor relief fund, capital improvements and construction fund. Also a large amount is used in aid to local governments for schools, welfare, hospitals, police and fire pensions, veterans, payments to aged persons, state supported universities and welfare institutions. The remainder is for operating the various departments in the state government.

Step 3 - LOCAL TAXATION:

Personal property tax is the main source of revenue for local governments in Ohio. This tax is criticized because it does place a heavier burden on persons with low income rather than persons with high income. This tax is payable twice a year on or before December 20 and June 20.

Local city income tax is another source of revenue for cities. It is generally limited only to earnings from wages and salaries and excludes other income sources and deductions. This tax is withheld from the paycheck.

Other Local Taxes:

1. licenses such as boating, fishing, etc. (see section on licenses)
2. permits such as liquor or building
3. parking meters
4. dog and kennel fees
5. cigarette traffic tax (dealer's license)

Some taxes are shared by the state and local governments. These are:

TAXES

1. Inheritance tax - a tax on person's receiving property.
2. Estate tax - comes from the estate of the deceased reducing the amount a person may inherit. There are both state and federal taxes on estates.
3. Gasoline tax.
4. Motor vehicle registration.
5. Retail sales tax.

The taxpayer has some control over the local tax revenue. Local regulations require that proposed tax increases and bond issues be submitted for approval or rejection by voters. Local revenue is usually spent in the following areas:

1. Education.
2. Police and fire protection.
3. Highways.
4. Hospitals.
5. Public sanitation which includes refuse collection and disposal, street cleaning and sewer disposal facilities.
6. Parks and recreation.
7. Housing and urban renewal.
8. Local administration.

The complete understanding of tax laws is difficult. Therefore, the ABE teacher should keep a reference handy as to where ABE students can receive local assistance.



Rights Of Tenants And Landlords

RIGHTS OF TENANTS AND LANDLORDS

On November 4, 1974, the law for the legal rights and duties of tenants and landlords went into effect. This law defines the duties of both parties. Controlling rent, however, is not part of this law.

The following is a description of the rights and duties of tenants and landlords. A person may obtain more information by calling this toll-free hotline number: 1-800-282-1960.

Step 1 - TENANTS HAVE THE RIGHT TO:

1. Have a three day written notice before eviction proceedings against him/her begin.
2. Have notice by landlord to end tenancy.
3. Join tenants' union for bargaining of rental terms.
4. Have written document stating property owner's or agent's name and address.
5. Have five days notice before an eviction hearing in Court can be held.
6. Complain to the landlord about his/her legal duties.

Step 2 - THE TENANT'S LEGAL DUTIES ARE TO:

1. Keep property safe, clean, and prevent damage.
2. Dispose of garbage in a sanitary manner.
3. Keep plumbing fixtures as clean as possible and operate them properly.
4. Obey imposed housing laws and regulations.
5. Keep landlord's electrical appliances in good working condition.
6. Keep the peace in the neighborhood.
7. Allow the owner access to the property for inspection, repair and deliveries.
8. Must give notice when he wishes to end tenancy.

Step 3 - THE LANDLORD HAS THE RIGHT TO EVICT A TENANT IF:

1. The tenant fails to pay rent on time.
2. The tenant does not vacate the premises when rental agreement expires.
3. The tenant does not perform agreed legal duties which affect health and safety.

Step 4 - THE LANDLORD'S LEGAL DUTIES ARE TO:

1. Comply with health and safety laws.
2. Keep rental property liveable and in good repair.
3. Keep common areas safe and sanitary.

RIGHTS OF TENANTS AND LANDLORDS

4. Maintain all plumbing, heating, electricity, air conditioning, fixtures and appliances in good working order.
5. Supply good trash containers and trash removal.
6. Supply running water with reasonable amount of hot water.
7. Give reasonable notice of his intent to enter premises. (24 hours) and not abuse rights of inspection of property.

Step 5 - WHEN THE LANDLORD FAILS TO PERFORM HIS/HER DUTIES, THE TENANT CAN:

1. Sue for damages.
2. Force the landlord to correct unsafe and unsanitary conditions with a written notice (sent where the rent is paid). If in 30 days the situation is not corrected, the tenant may:
 - a. Deposit rent with County Clerk of Courts.
 - b. Have attorney ask the Court to have landlord make corrections.
 - c. Cancel the rental agreement.

Step 6 - PROTECTION AGAINST EVICTION ACTION:

1. If a tenant can raise a "defense" of retaliatory eviction, he cannot be evicted. To raise a "defense of retaliatory eviction," a tenant must:
 - a. Not be staying in unit after end of rental agreement.
 - b. Be paid up-to-date in his rent.
 - c. Must not be living in unit that must be remodeled or demolished.
 - d. Not have violated any housing law.

WARNING: If the tenant does not show-up for a court hearing, the landlord could be awarded damages.

Step 7 - REASONS FOR BRINGING SUIT AGAINST THE LANDLORD:

1. Lockout - shutting off utilities, locking out tenant, seizing belongings.
2. Retaliation - raising rent because tenant asserted legal rights.
3. Abuse of access - Harassment of tenant by repeated landlord entries to premises.

Step 8 - IF THE TENANT FAILS TO PERFORM, THE LANDLORD MAY:

1. Sue for money damages and legal fees.
2. Evict the tenant if health and safety regulations, on the tenant's part, are not corrected in 30 days (with written notice from the landlord).
3. Evict if rental agreements are not met.

Step 9 - SECURITY DEPOSIT:

A security deposit can be one month's rent and also in excess of \$50.00. The landlord must

RIGHTS OF TENANTS AND LANDLORDS

pay 5% interest annually on the excess.

If the tenant lives in the unit less than six months, the landlord does not have to pay interest.

A landlord must return the tenant's security deposit and an itemized list of any deductions for damages within 30 days of the end of the rental agreement. If it is not returned, the tenant may take legal action.

Step 10 - REQUIREMENTS TO END A TENANCY:

1. Month to month rental - landlord or tenant can end tenancy by giving 30 day notice prior to the date rent is due.
2. Week to week rental - notice must be given 7 days prior to the date tenancy will end.



Licensing

LICENSING

Licensing is important and necessary. It is a proof of legal permission granted, usually in the form of a document, card, plate or tag. Licensing protects the people. Doctors, lawyers and realtors - just to name a few - must have licenses in order to practice in Ohio.

Most licensing is done at the state level. To obtain many of these licenses, state tests must be passed. Others are granted by making an application.

Before opening a business or providing a service to the public, it would be best to check with "The Ohio Revised Code" to see if any special licensing is necessary. Libraries carry a copy of this book and the librarian will be able to look up the needed information.

Most people will need only a few licenses in their lifetime. Here are the requirements for some of the more common ones.

Step 1 - MARRIAGE LICENSE REQUIREMENTS:

1. Applicants may apply in either the man's or woman's county.
2. There is a five day waiting period after making application.
3. The application is good for 30 days.
4. The license is good for 60 days.
5. An Ohio blood test is required.
6. If divorced, a certified copy of the divorce must be presented.
7. Present cost of a marriage license is \$9.00.

Step 2 - DRIVERS LICENSE:

1. A written test must be passed to get a driver's permit. (A book for the test is provided at the testing place.)
2. Presently, permits cost \$3.50.
3. A permit is good for six months.
4. An appointment may be required for taking the driving test.
5. Present cost of a Driver's License is \$5.50.

Step 3 - DOG LICENSE:

1. A dog must be licensed after he is 3 months old.
2. The license should be worn on the dog's collar.
3. Present cost of a license is \$4.00 a year.
4. Licenses are sold from the middle of December to January 20th.
5. A \$2.00 penalty is charged for registering a dog after January 20th.

LICENSING

6. In order to register a dog, the owner must know the age of the dog, the sex, the color, the breed, and whether the dog has long or short hair.
7. Dogs are also required to have shots and yearly boosters for distemper and rabies.

Step 4 - BUILDING PERMITS:

When a student decides to build a house or make improvement on an existing structure, there are several steps to be taken before proceeding.

Although the student should be sure to check the laws in his/her locality, a building permit in Trumbull County is acquired in the following manner:

1. The student should take sketches and plans to the zoning office.
2. The plans will have to be approved there to get a zoning permit.
3. When the plans are approved, a small fee is charged for the permit.
4. At the Zoning Office, the student will receive a booklet telling when the inspector should be called to inspect the building periodically.
5. The student must then take the zoning permit to the Inspection office along with sketches and plans.
6. A fee will be charged for the building permit (a typical fee is about \$.25 per \$100.00 or \$52.00 for a \$20,000 house).
7. If a person should build without obtaining a building permit, a fine will be levied when the property is reevaluated for tax purposes.
8. Students can obtain the basic Ohio requirements for building permits from the "Ohio Revised Code," which can be found in the public library.

Step 5 - CERTIFICATES:

Students will find that sometimes certificates are issued instead of licenses. This is a document certifying that a person may officially practice certain professions.

After finishing their college training, teachers must apply for and be granted a certificate in order to teach in Ohio. This certificate must be renewed periodically.



Insurance

INSURANCE

At best, the word insurance is frightening to everyone. Most people, including ABE students, are overwhelmed by the vocabulary of insurance contracts. All of us leave much of the responsibility of our insurance plans to the people who sell insurance. As a student learns more about insurance, he or she may understand how to spend money on insurance wisely.

Insurance - The Trillion Dollar Industry

Step 1 - WHAT IS INSURANCE ?

Insurance is protection against risk. The person (insured) pays a small amount (premium) at a specific time - monthly, quarterly, or annually. The insured is hoping that nothing goes wrong; but if it does, the insurance company will pay the insured person the amount of money written in the policy.

Insurance companies are able to pay people who are in trouble by using the money of those who have no trouble. Some people never use the money that they have paid into their insurance. In this way, many people help a few.

Step 2 - WHAT ARE RISKS ?

1. Risks to a person or family include unemployment, sickness, injury, and death.
2. Risks to a person's property include fire, auto accident, theft, hail, earthquakes, riots, etc.
3. Risks to others due to a person's negligence include injury to others, damage to property, slander, defamation, and libel.
4. Risks to a person's business include work accidents, strikes, fire, explosions, etc.

Step 3 - PERSONAL PROTECTION ALREADY OPERATING FOR THE WORKING PERSON:

The ABE student should be made aware of:

1. Social Security (see section on S.S.)
2. Workman's Compensation - This insurance usually pays weekly compensation in case of accidents at work. If death occurs by accident at work, an award is paid to the survivors. The premiums are paid by the employer.
3. Unemployment Insurance - This provides payments when a person is off work, but not injured. The employer pays for part of this.
4. Disability Insurance - Only four states - New York, New Jersey, California and Massachusetts - participate in this program. Weekly payments are made to a person who is disabled and can't work. Payments are deducted from regular pay checks.
5. Medicare - Medicare helps those who are over 65 with health benefits at a small cost to the program.
6. Welfare Programs - There are social programs for underprivileged that include maternity medical care, training and retraining of the handicapped, old age benefits, and food programs.

Step 4 - HINTS ON BUYING INSURANCE:

1. A person should buy insurance for protection of self, family, and property.

INSURANCE

2. A person who is likely to buy insurance is married, has dependent children, is buying a house, and drives a car.
3. Insurance bought as an investment can be affected by inflation. For example, a person who paid premiums thirty years ago on a policy that would return \$50.00 a month at retirement would have invested on the idea that there would be no inflation. It is unwise to build future economic stability on a fixed return of money.
4. A single person who rents, doesn't drive a car, and is working, usually doesn't need insurance other than that at work. A single person may need renter's insurance.
5. An older person, retired, renting, and not driving a car, doesn't need additional insurance.

Be on Guard

- There is no "all-risk" insurance.
- There is not one policy sold that will protect a person in every way.
- Duplication and over-buying can be as harmful as underprotection.
- Buying insurance is an individual personal matter. The aim of the buyer should be to get the most protection for the least money.
- Mail-order insurance should be avoided. It is hard to collect on, and lawsuits often have to be brought against the company.

Ways to Save Money

1. Buy insurance with deductibles. A person should be willing to pay these small deductibles. The larger the deductible, the less the premium will be. An example of a deductible is this: a car owner with a \$100 deductible policy will pay the first \$100 of the cost. The insurance company will usually pay the rest.
2. Premiums paid yearly are usually cheaper than those paid monthly.

Step 5 - INSURANCE AGENTS:

There are two kinds of insurance agents (persons who sell insurance).

1. Casualty agents.

These people sell home, fire, theft, and auto insurance. These agents usually:

- a. represent more than one company.
- b. do not go out looking for business.
- c. operate with authority to make their companies cover what is sold to the customer.
- d. have a primary interest in the customer.
- e. collect premiums, renew policies, and add to policies.

2. Life and health agents.

These agents sell policies on life and/or health. They have different characteristics than casualty agents. They usually:

- a. are "salesmen" first.
- b. go looking for customers.
- c. represent one company.
- d. cannot write, renew, or do anything with a policy.

- e. have an interest in selling for the company.
- f. have to know about insurance to sell it, but occasionally do not.

Be on Guard

- Beware of insurance companies that operate in all states except New York. New York has the strictest regulations on companies and agents than any other state. If a company or agent can operate in the state of New York, a buyer can usually be sure that they are ethical and competent.
- Do not be impressed with titles.
- Choose an agent who knows about insurance and represents a good company.
- Choose an agent who has been in business for at least five years.
- Choose an agent who is honest and trustworthy.
- Beware of smooth talkers.
- In Vladimir Cherniks' book, "The Consumer's Guide to Insurance Buying", the author suggests asking two questions of an agent:

What's the best policy on the market?
What is best for me?

If the agent says "I don't know" to these questions, he/she can probably help you. No one agent will know the "best" policy nor will the agent be able to say what is best without a great deal of study.

- Say NO to door-to-door salesmen. If the agent gets into the house, you may buy something you don't need.

Step 6 - THE INSURANCE POLICY OR CONTRACT:

Once a policy is signed by the buyer, it is usually too late to make changes or ask questions. There are four rules that a buyer should follow when purchasing insurance:

1. Obtain and read a policy before signing.
2. Do read the policy away from an agent before signing.
3. Never believe verbal agreements by an agent. Remember that everything is in the contract.
4. Re-read and re-examine when there is a renewal.

Step 7 - LIFE INSURANCE:

There are four kinds of life insurance:

- a. Individual - breadwinner only.
- b. Family policy.
- c. Group.
- d. Pension and retirement.

In these four kinds there are two types:

- a. Term insurance (protection)
- b. All others (protection plus savings).

1. Term Insurance

This is life insurance bought to cover possible death for a period of time only. It has no cash value. It cannot be used to borrow money. It costs less than other insurance. It

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should be renewable without a medical examination. It should be convertible. This means it could be changed to another kind of policy.

2. Straight Life or Ordinary Life

This policy is non-cancelable for health reasons. It is a conservative policy. It provides protection for an entire life. It is the cheapest type of permanent life protection. A person can borrow money on this kind of policy. It has a cash value if the policy is cashed in. If the policy is participating (pays dividends), the dividends can be used to pay up the policy at age 65. It can be easily converted to other policies.

3. Family Life

This policy protects the breadwinner, the spouse, and each child. This is usually a combination of ordinary life on the husband, term insurance on the wife until age 65, and convertible term at age 22 for each child. According to Mr. Chernik, in his book, this policy should be avoided. A better value is more term insurance on the breadwinner.

4. Family Income Policy

The aim of this type of policy gives a widow a bigger income when the children are small and a smaller income when the children are grown. This is a combination of ordinary and term policies.

5. Limited Payment Life

This policy is much like ordinary life except payments are made for a certain number of years yet protection is for life. The premiums will be much higher than for ordinary or term.

6. Endowment

The beneficiary on this policy will receive the face amount of the policy at the insured's death. If the insured is alive when the policy is paid-up, the insured receives cash or a guaranteed life income. If cashed in, however, the policy is cancelled. This policy would be sold as an investment. The premiums would be expensive.

7. Group Insurance

Most group policies are issued through employers who select the policy and pay part of the premium. This type can be issued through unions and other groups. Under certain conditions, if the insured quits his/her job, the insured may keep the policy with an increase in premiums.

There are advantages to group policies. Usually an employer or union buys selectively. It is issued to the insured without a physical examination. Premiums are collected by the employer directly from paychecks. It is usually inexpensive but should not be considered as a total insurance plan.

8. Industrial Life Insurance

There are still policies of this kind in force. The premiums are collected weekly by the salesman. They are small policies - usually on children. The cost of this policy is high. It was originally designed for the poor working class; but, in reality, this policy costs much more than others.

9. Mail Order Insurance

This insurance is often a "gimmick" sale item. It is not recommended for purchase. Collection is very difficult. Lawsuits for collection often become necessary.

10. Veteran's Life Insurance

This policy can be ordinary life, limited-payment, or endowment. There is a maximum of \$20,000 on each armed service person. The old term policies issued years ago were truly the best insurance bargains available.

11. Annuities

In this type of policy the buyer pays an amount of money and the insurance company pays back a certain amount monthly for as long as the buyer lives. An annuity can be part of an insurance policy or bought separately.

12. Pensions

Many employers now participate in a pension plan. This is an investment program through an insurance company to pay the worker a monthly dividend after retirement. Some workers pay into this plan and some do not. Some companies have a straight-life pension plan - the survivors get no payments. Other companies have a refund pension - the beneficiary would receive payments or part payments.

Step 8 - HEALTH INSURANCE:

Be on Guard

- Many health insurance companies will only pay the bills if there are no other policies.
- A person might be wasting money if they have more than one policy on health insurance.

Who Can Buy Health Insurance?

1. Those people over 18 but under 55 are usually accepted into a health insurance program.
2. Those people who have good safe jobs are usually accepted.
3. People in good health are accepted.

Kinds of Health Insurance:

1. Disability - The insurance company pays part of a regular income if the insured is not able to work because of sickness or accident. This policy is usually cancelled at age 60.
2. Hospital - This insurance helps pay the cost of or part of room and board at the hospital. It also pays part of the expenses such as x-ray, drugs, etc. These amounts are often specified in the contract.
3. Surgical - This insurance pays all or part of a surgeon's expenses. The policy has a list of what it pays for each kind of surgery.
4. Physician - The insurance company usually pays for a certain number of visits by the doctor in the hospital. Sometimes it will pay for a certain number of office calls as well.
5. Major medical - This policy covers unusually high expenses for extreme illnesses. It has a deductible clause so that small claims are not covered. This means that the insured pays part of the bill.

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Buying Health Insurance:

The following questions should be examined when buying health insurance:

1. What does the policy cover?
2. What doesn't it cover?
3. How much money does it pay for each category?
4. How soon will it start paying after an accident?
5. Will the policy be finished at a certain age?
6. Can the company cancel?
7. Can the company refuse to renew the policy?
8. Is there a death benefit?
9. Can the company increase the rates of the premiums?

Cost:

The cost of health insurance will depend on several things:

1. The younger the age of the person buying insurance, the cheaper the insurance will be.
2. A person with a dangerous job will pay more.
3. Women pay more because they tend to use it more.
4. The more things a policy covers, the more it will cost.

Step 9 - CAR INSURANCE:

Why have Car Insurance?

There are two reasons for having car insurance:

1. To protect one's self.
2. To protect others.

If a person causes an accident or death, he/she can be held financially responsible. The risk of being sued for money is very high. A person could lose his/her home or parents' home (if a minor).

Be on Guard

- A person who has had an accident and is covered by insurance may find that the rate goes up.
- A person under 25 or over 65 is in a "poor-risk" group. This person may find it hard to get car insurance or that the cost is high.

Kinds of Car Insurance:

Car insurance policies may be of one kind or a combination of several.

1. Liability - This insurance will pay a certain amount to an injured person; the family of the deceased is paid in case a death is caused by a driver, or the property owner is paid if damage is caused by a driver. If the insured is involved in a lawsuit, the company will pay the fine and the lawyer's fee. This is probably the most important car insurance to have for self-protection.
2. Collision - This type of insurance pays for repairs on the insured car regardless of fault. Money can be saved on premiums by having a deductible clause.

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3. Comprehensive - This type of insurance pays for damage caused by hail, wind, floods, theft, vandalism, etc.
4. Medical Payments Clause - If the insured person has this clause, the insured or family will be paid for medical expense caused from injury while riding in a car or struck by a car. This also covers guests riding in the insured's car.
5. Uninsured Motorist - This part of a policy protects the insured against being involved in an accident with a person who has no insurance.
6. Family Policy - Any person driving the family car with permission is protected. The insured is protected while driving any other person's car.

No-Fault Insurance:

Some states have adopted the no-fault insurance plan. This has practically eliminated lawsuits and made for quicker payments of claims. Each driver's insurance company pays the loss for the driver no matter who is at fault. People who are in favor of this plan want Congress to pass a law requiring all states to have no-fault car insurance.

Things to Do in Case of An Auto Accident:

1. Call the police.
2. Ask for names and addresses of the people involved - license number.
3. Ask for names and addresses of witnesses.
4. Write down all injuries that have occurred.
5. Write down any description of auto or property damage.
6. Don't talk to anyone until the insurance company has been notified.

Step 10 - HOMEOWNER'S INSURANCE:

What to Insure

1. There are many things that may or may not be covered in a homeowner's insurance policy. The homeowner will want protection for a home and the things in it against the following:
 - a. Fire, lightning, and explosion
 - b. Windstorm, hail, tornado, and vandalism
 - c. Burglary and theft
 - d. Glass breakage
 - e. Lawsuit for injury to others while on your property.
2. Be sure to include an inflationary endorsement so that a home can be insured for a minimum of 80% replacement value at all times.
3. A person who is renting may want protection on personal property and/or liability.

Hints About the "Right" Policy:

1. Check to see if the policy is good even if the house is not being lived in.
2. There is no need for flood damage coverage if there is no risk of a flood. (This is the same for earthquake - snow - ice, etc.)
3. Be aware of the expiration date.
4. Riders or additions to a policy can be made for additional premiums on miscellaneous items such as boats, motors, trailers, etc.
5. Large personal items such as furs and jewels should be insured by "floater" type policies which may be added to homeowner policies by endorsement or by writing them separately.



Law Enforcement Agencies

LAW ENFORCEMENT AGENCIES

Adult Basic Education students should be familiar with the law enforcement agencies in their community, and the services they provide. At some point in a student's life, he/she may need to contact a law enforcement agency.

Whether it be a parking ticket, a speeding ticket, involvement in an accident, or some type of emergency situation, a student should know how and where to seek help and information.

Step 1 - SHERIFF DEPARTMENT:

1. The Sheriff is the chief law enforcement officer of the county and directly represents the sovereignty of the State. He is directly responsible to the County Commissioners and can be removed by the Governor if necessary. The Sheriff's office has county-wide jurisdiction.
2. The duties of the Sheriff include:
 - a. Enforcing all laws and maintaining the peace anywhere in the county.
 - b. Investigating and making arrests concerning civil and criminal offenses.
 - c. Serving summons and other papers of the Court of the County and notaries public.
 - d. Taking charge of the sale of properties ordered by the court.
 - e. Appointing deputies to help him.
 - f. Making annual financial reports to county commissioners.
 - g. Working with municipal (city) police, state patrol, and the director of the Department of Natural Resources in carrying out State game laws.
3. The Sheriff is elected by popular vote for a four year term.
4. He receives an annual salary based on the population of the county and must give bond.
5. In case the Sheriff is temporarily unable to serve, the Court of Common Pleas or one of the judges appoints a suitable substitute.

Step 2 - MUNICIPAL POLICE DEPARTMENT:

The city police department is maintained for the purpose of protecting the lives and properties of people within the municipality. The jurisdiction of the police department is only within the corporate limits of the city or town.

1. The Chief of Police is the executive of the police force. It is his duty to organize and distribute his force to best handle the needs of the city in the prevention of crime. He is appointed by the city Safety Director.
2. Police departments are usually divided into three main parts: criminal, patrol, and traffic.
3. In villages or townships, such as Vienna township in Trumbull County, constables perform the police duties.

Step 3 - STATE HIGHWAY PATROL:

1. The State Highway Patrol was established in 1933. It is headed by a superintendent who is appointed by the Director of Highway Safety.
2. The Highway Patrol enforces traffic laws and axle tax, investigates accidents, conducts motor vehicle inspections, inspects church and school buses, supervises driver license

LAW ENFORCEMENT AGENCIES

examining, and assists motorists in distress.

3. The general staff includes majors, captains, lieutenants, sergeants, corporals and patrolmen.
4. The State Highway Patrol also maintains its own training academy for which the qualifications are high. Applicants must pass rigid physical and mental exams and also undergo a thorough background investigation before being accepted. To keep patrolmen up to date on latest developments in law enforcement, attendance is required at frequent refresher training courses.

Step 4 - EMERGENCY PROCEDURES:

Students should be aware that emergency telephone numbers for fire departments and police stations are listed on the inside front cover of the telephone directory. Of course every home should have the numbers listed near the phone.

If, for some reason a student cannot stay on the phone, dial operator, and say, "I want to report a fire at (address and town name)", or "I want a policeman at (address and town name)", etc. Be sure to tell the operator the exact location where help is needed.



Correctional Institutions

CORRECTIONAL INSTITUTIONS

It is hoped the students never need information on correctional institutions; however, for some, information may be necessary for themselves, their families, or their friends.

There are local, state, and federal institutions - each serving a specific purpose.

Step 1 - JUVENILES - Age 10 to 18

1. Local Facilities

For children under the age of 12, Children's Services Board takes the children, holds them or places them in appropriate homes.

Some counties are fortunate in having a Juvenile Justice Center (or place of similar title). Those counties that do not have such a place must use the facilities of other counties. Even though these centers are county offices, they are used by city and county as a place of detention of juveniles 12 to 18 who have broken the law, been violent or destructive, who have run away, etc.

This is a short-term holding place of up to 90 days. The juveniles detained in these centers are usually awaiting hearing in the courts or placement in homes or other centers. There is no counseling or treatment program offered.

The juvenile can be taken directly to the center for holding by the parents who must sign a complaint against the child. This should not be done without a great deal of thought by the parents. Juveniles who have committed more serious crimes such as murder may be held in the same area as an abusive child.

The police can take a juvenile directly to such a center or the police may elect to take the juvenile to the regular jail where they can be held for 24 hours. This is not a favorable action as the juvenile can be subjected to adult criminal behavior of all kinds.

2. State Facilities

If a juvenile is sentenced by the courts for periods of longer than 3 months, the youth is sent to a state institution. These are under the direction of the Ohio Youth Commission.

a. Child Study Center, Columbus, Ohio.

This center is a short-term diagnostic center for juveniles committed from local courts. Its purpose is to test, diagnose, and recommend placement in other state facilities. The stay here is usually one month.

b. There are state facilities for boys and girls who have committed small offenses such as truancy, or breaking and entering. These places are usually for children of low security risk. There are educational and recreational opportunities offered in these centers. Counseling is usually done by treatment teams of social workers, teachers, and youth leaders. Volunteers from the community are often used. The usual length of stay is from 5 to 7 months.

c. There are centers especially designed for youths who have severe emotional problems or disturbances, who are high security risks, and for those who need more individual help. There are accredited educational and recreational opportunities. Treatment is individualized with the help of consulting psychiatrists. The average length of stay is from 9 to 15 months.

CORRECTIONAL INSTITUTIONS

Step 2 - ADULTS:

As an adult, anyone who is arrested must be informed of his rights, allowed one phone call, and charged with his accused crime within 24 hours.

1. Local Facilities

- a. City Jail - Any adult arrested for a crime within the city would be taken to the city jail. This is a short-term holding facility where the accused will stay awaiting trial in Municipal Court. Often times, a week will go by before a court appearance. If bond is set, the accused can pay the bond which is a promise to appear in court and be released. A personal bond may allow a release. This is when a policeman promises that the accused will appear in court. The facility is usually small and activity is restricted. There are no recreational facilities, no television. All personal property is taken from the accused. T. V. cameras are used for supervision. Meals are taken as a group. No visitors are permitted. The prisoner is allowed to have cigarettes that are brought to the jail. When a prisoner is put into solitary confinement, no outer clothes or blankets are permitted. It is a small room with no bed.
- b. County Jail - Any adult arrested for a crime committed within the county, but outside the city limits, would be taken to the county jail. Any adult who is sentenced by the courts to serve a term of less than 1 year would serve the term in the county jail. There are more privileges granted in this center. Visitors are permitted. Shaving and showering are encouraged. Paid T.V. is available. Although personal belongings are taken, a prisoner's money is given back as the need arises. There is a cart from which small purchases may be made. The cells are kept open and prisoners can return to them at will. Recreation is minimal and granted as a privilege.
- c. State Facilities - State institutions are handled by the Department of Rehabilitation and Correction. The state has facilities for those who have committed felonies. A felon is a serious crime described so by law. The age limits are 16 and up. A few centers serve the under 30 age group only. There are honor farms and camps for those people who are not high security risks. There are hospital type correction centers for those who are mentally ill or need intensive treatment. State reformatories are usually for first offenders and juveniles; however, the only correctional institution for women who have committed serious crimes is also called a reformatory. The State Penitentiary is a place where men who have committed serious crimes are sent. It is a maximum security center.
- d. Federal - There are Federal prisons throughout the United States. The people sent to these centers are those who have committed crimes against the United States - crimes so stated in the U. S. Constitution. They also have felons who have committed crimes in states not specified as crimes by individual state constitutions or law.



Finding A Lawyer

FINDING A LAWYER

What a Student Should Know About Selecting a Lawyer.

Many ABE students will be needing the services of a lawyer sometime during their lifetime. They may need help with wills, a car accident, criminal charges, purchasing a home, or business arrangement.

The following information can help a student know when he needs a lawyer, how to get one, and his/her rights as a client.

A student doesn't need a lawyer for every little transaction, because that could be very costly. However, there are times when he/she may lack expertise in a financial or other matter, and it will be necessary to call upon a lawyer.

Many students will be able to understand simple credit contracts and loans. In many cases he/she can act on his/her own behalf or get free advice. The Better Business Bureau, government agencies, Action Lines offered by T.V. stations, real estate agents, bankers, accountants, clergymen, and social welfare specialists are just some of the experts the students may contact for help.

Here are a few reasons a student may need a lawyer.

- | | |
|----------------------------|-------------------------------|
| 1. Purchase of real estate | 5. Being accused of a crime |
| 2. Wills | 6. Involvement in an accident |
| 3. Adoptions | 7. Setting up a partnership |
| 4. Divorces | |

The constitution entitles everyone to a lawyer if charges are brought against him/her which may bring imprisonment even if he/she is too poor to hire one.

Step 1 - WHERE TO LOOK FOR A LAWYER:

When a person has access to a law school he may be able to obtain free legal services if he/she is needy. There are also non-profit organizations such as the American Civil Liberties Union, the NAACP and Legal Aid Societies which may help. If a student has any way of paying (moderate income) he/she probably won't qualify for free lawyer service in which case he/she will have to find his/her own lawyer.

A good way for a person to find a lawyer is to ask people he/she trusts. Perhaps his/her employer has an attorney who could be of service. Friends, business associates, bankers, accountants, and non-practicing lawyers can refer the student to a competent lawyer.

If the student is in an accident he should be wary of the ambulance attendant who may give him the name of a lawyer. Be cautious of "Ambulance Chasers" or people who are paid to refer clients to lawyers.

In large cities there are directories which list lawyers and their specialties. Of course, the students aren't going to learn anything about the lawyers listed in the directories. In many cities lawyers are prevented from advertising by their bar associations in order to maintain good standards of legal practice.

Step 2 - ASK FOR A PRELIMINARY MEETING:

When the student finally decides on a lawyer, he/she should ask for a preliminary meeting to evaluate each other. There may not be a charge for this get-together, but the student should be sure to ask before he has the meeting. Of course, specific advice should not be

FINDING A LAWYER

sought at this meeting or the student may get a bill for the advice.

Step 3 - THINGS TO LOOK FOR IN A LAW FIRM:

1. Size of firm
2. Do they handle businesses or individuals
3. Experience and age of lawyer
4. Kinds of clients represented
5. Specialties of the firm

The student may get more attention from a smaller firm. If he/she would like to make this a long term relation, he/she may want to consider the age of the lawyer. He/she should also select a lawyer he/she can understand.

Fees - The student should try to reach an agreement with his/her lawyer immediately about the fee. He/she should know how much and when payment is expected.

Step 4 - HOW FEES MAY BE (SET-UP) DETERMINED:

1. The fee may be a percentage of the amount of money involved for settling an estate. Accident cases are often handled this way with the lawyer getting one-third of the settlement if the case is won.
2. A student may prefer to pay a per-hour rate. This may be the most economical way, but the student should get some approximation of how much time the lawyer expects to spend on the case. Hourly rates will vary from about \$25.00 an hour to \$50.00 an hour depending on the expertise and speciality of the lawyer. Charges for court can run from \$125.00 to \$300.00 or more per day.
3. A flat rate may be charged for simple adoptions or uncontested divorces.
4. Sometimes the local legal association sets guidelines for specific attorney charges. A student should realize that as a client he/she has the right to bargain for the fee and suggest alternatives for payment - but this should be done right in the beginning. A new young lawyer may be willing to settle cases a little cheaper.

Step 5 - CONFIDENTIALITY:

The student should be encouraged to be open with his lawyer. The information he/she gives is considered by law as "privileged." The lawyer cannot release any facts to the client's detriment, even if it involves something of a criminal nature, fraud, or any other misconduct. (On the other hand, if a client tells him he plans to commit a crime or fraud, the lawyer is obliged to tell those in authority with the law enforcement.)

Step 6 - MONEY RECEIVED:

When money is involved a lawyer is obligated to give the student a full rundown, as well as a copy of any judgment, settlement, agreement, or other final documents. The student should be sure to keep all such signed documents, or copies of documents. It may be well to set up a future consultation date to review any long-term agreement or wrap up details from any case.

Step 7 - DISSATISFACTION WITH YOUR LAWYER:

A student may become dissatisfied with his lawyer. Before he fires his/her lawyer he/she

FINDING A LAWYER

should give careful thought to what he/she is doing. Don't be rash. Some cases don't have simple answers. The client should talk with his lawyer and try to resolve matters. He/she could go to another lawyer, before he fires his present attorney, so he won't jeopardize his case. Tell him your complaint about the other lawyer and ask his advice. (The student may not be any better off with the new attorney.)

The student may contact his local bar association if he is unhappy with his lawyer. They may be only able to reprimand your attorney or if things are bad enough to start disbarment proceedings.

The student should know that he/she can discharge his/her attorney and will probably have to pay a fee, especially if he is discharged without good cause.

An attorney cannot fire the client without the judge's permission when involved in a pending court case. If not a court case and the client is dropped, he may have recourse through the courts.

If a student wishes, he can sue for malpractice - but proceed with caution. If there is serious neglect, failure to file suit on time, or costly oversights about property transfers, it could be cause for a student to sue.

GLOSSARY OF TERMS

- ABJURE - to renounce under oath.
- ABOLISH - put an end to.
- ACT OF GOD - a happening due to natural causes.
- ADOPTED - accepted.
- AFFIDAVIT - a written declaration made under oath before a notary public or another authorized official.
- ALIEN - one who is not a citizen of the country in which he is living.
- ALLEGIANCE - faithfulness, loyalty to your government.
- ALLOCATE - set aside for a special purpose.
- AMBULANCE CHASERS - term given shady lawyers who try to build a case on trivial situations.
- AMERICANIZATION - the act of becoming an American citizen.
- ANNUITIES - the interest or dividends paid annually on an investment of money.
- APPLICANT - a person who asks for something.
- APPRAISAL - estimate of value, amount or quality.
- ATTORNEY - a person legally appointed or empowered to act for another; especially an attorney at law.
- AUDITOR - a person who examines records and accounts for their accuracy.
- BENEFICIARY - the person to whom the policy is payable.
- BILL OF RIGHTS - the first ten amendments to the Constitution.
- BOND (to give) - Personal insurance taken out by the person who works for city or county government, such as Sheriff. It protects that person from any law suit while in public office. It also protects the county from being sued.
- CAPITAL OFFENSE - a felony for which death is a potential penalty. Aggravated murder is the only capital offense in Ohio.
- CASH VALUE - the money a policy is worth should it be cashed in.
- CASUALTY - one who is injured or killed in an accident.
- CHATTEL - movable article of personal property.
- CITIZEN - one who, by birth or naturalization is entitled to all rights and privileges granted by the U.S. Government.
- CIVIL SERVICE - all branches of public service that are not legislative, judicial, military, or naval.
- CIVIL SUIT - pertaining to the commonwealth or state. When government is one of the parties in the suit.
- CLAIM - a request for money from an insurance company.
- COMMENCE - begin; make a start.
- COMMISSION - a group of people lawfully authorized to perform certain duties or functions as a government agency.
- CONFIDENTIAL COMMUNICATION - a statement made to someone, such as a lawyer who cannot be made to divulge the information in court.
- CONSTABLE - a police officer especially in a township.
- CONSTITUTION - the written rules of government upon which the U. S. A. is founded. The highest law in the land.
- CONTRACTS - a written document or agreement that can be enforced by law.
- CORPORATE LIMITS - within the limits of the city.
- CRIMINAL SUIT - of or pertaining to crime and its punishment.

GLOSSARY OF TERMS

- DECLARATION OF INDEPENDENCE** - a statement signed July 4, 1776, in which the Continental Congress declared the 13 colonies to be free and independent.
- DEDUCTIBLE** - a set amount that the insured will pay before the insurance company pays.
- DELINQUENT** - failing to do what is required by law or obligation.
- DETENTION** - a keeping in custody or confinement.
- DISABILITY CLAUSE** - the insurance company will pay a set amount to the insured if he/she becomes disabled and can't work. In life insurance, this clause means the company will pay the life insurance premiums.
- DIVIDENDS** - the money that is returned to a policy holder in a participating life insurance.
- DOUBLE INDEMNITY** - the insurance company will pay double money in case death is caused accidentally.
- ELECTED** - chosen by vote.
- EVICT** - to put out by legal process; to force out.
- EXAMINATION** - a way of finding out what a person knows by means of questioning.
- EXAMINER** - one who asks questions.
- EXECUTIVE** - pertaining to or charged with carrying out of laws.
- FEDERAL GOVERNMENT** - a central government working in agreement with State governments.
- FELON** - a person who has committed a felony.
- FELONY** - a serious crime carrying a potential penalty of imprisonment of more than one year - usually served in a state penitentiary or reformatory.
- F.I.C.A.** - Federal Insurance Contribution Act.
- GRAND JURY** - the Grand Jury is a secret jury composed of fifteen people. When 12 of the 15 agree, they return an indictment.
- HABEAS CORPUS** - one of a variety of writs that may be used to bring a party before a court or judge.
- HIDDEN TAX** - a tax levied on the manufacturer, but passed on to the consumer in the purchase price.
- HOUSE OF REPRESENTATIVES** - one of the divisions of the Congress.
- IMMIGRANT** - a person who comes to make their home in a new country.
- INDICTMENT** - a written statement charging a party with the commission of a crime.
- INFIRMARY** - a place for the care of the sick or injured.
- INSURED** - the person who is insured.
- JURISDICTION** - the extent of authority or control.
- JUVENILE DELINQUENT** - a child or adolescent who exhibits anti-social or criminal behavior.
- LEVY** - order to be paid; money collected by authority.
- LIABLE** - legally obligated.
- LIEN** - the right to take and hold or sell the property of a debtor as security of payment for a debt.
- LOAN VALUE** - the amount of money that can be borrowed on a life insurance policy.
- LOYAL** - faithful.
- MANSLAUGHTER** - the killing of a person without deliberate intent.

GLOSSARY OF TERMS

MISDEMEANANT - one who is guilty of a crime carrying a penalty of less than one year imprisonment. These sentences are usually carried out in a county jail or municipal workhouse.

MISDEMEANORS - an offense of lesser gravity than a felony for which punishment may be a fine or imprisonment in a local rather than a state institution.

MORTGAGE - a temporary and conditional pledge of property to a creditor as security against a debt.

MUNICIPALITIES - a city, town, village or other district incorporated for local self-government.

NOTARY - a public officer authorized by law to certify documents.

OVERLAPPING TAX - one levied on two or three levels of government.

PAID-UP INSURANCE - all the premiums due the company have been paid.

PENITENTIARY - an institution for imprisonment for persons convicted of a felon. Usually, these persons are over 30, have previous felon records.

PETIT - minor jury.

PETITION - a written application for an order of court or for some action by a judge.

POLICY - a contract between a company and an insured.

POLL BOOK - a book where each elector writes his/her name and address.

POLLING PLACE - a place, usually in a public building, provided for each precinct where the electors of that precinct may vote.

PRECINCT - an election district within certain boundaries established by the county Board of Elections where all qualified electors having a voting residence vote at a specified polling place.

PREMIUM - payment for insurance.

PRIVILEGE - a special advantage, immunity, permission, right or benefit granted to or enjoyed by an individual, class or caste.

PROSECUTING ATTORNEY - an attorney empowered to prosecute cases on behalf of a government and the people.

QUALIFICATION - any quality, accomplishment, or ability that suits a person to a specific position or task.

RATE - cost.

REFORMATORY - in Ohio, an institution for imprisonment of someone who has committed a felony, usually for the first offenders under 30.

RENOUNCE - disown.

REPUBLIC - a country governed by men who get their power from the people.

REVENUE - the income of a government from all sources appropriated for the payment of the public expenses.

RISK - chance taken by company.

SECURITY DEPOSIT - something deposited or given as assurance of the fulfillment of an obligation; a pledge.

SINKING FUND - fund formed by a government, usually by periodically setting aside certain amounts of money to accumulate at interest, for the paying of a debt.

SOVEREIGNTY - complete independence and self-government.

STATUTE - law enacted by a legislative body.

SUMMONS - a formal order or notice to appear before a judge or court of law.

SUPREME - highest authority.

GLOSSARY OF TERMS

TAXES - money paid to help run the government.

TORT - law; any lawful act done willingly or negligently, but not involving breach of contract, for which a civil suit can be brought.

USE TAX - a tax which is used for a special purpose such as motor vehicle registration. Receipts of this tax are used for developing and maintaining highways and roads.

UNALIENABLE - that which cannot be taken away.

VIOLATION - the breaking of a law or regulation intentionally or unintentionally.

VISA - an official permit allowing an alien to enter a country.

VOTE - expressing a choice between candidates in an election.

WARD - a division of a city or town for administrative and representative purposes.

WITNESSES - people brought before a court to tell what they know about a case.

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(1, 2, 3) indicates Reading Level

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City Government

County Government

Finding a Lawyer

Insurance

Law Enforcement Agencies

Licensing

Rights of Tenants and Landlords

State Government

Taxes

Voting

[illegible]

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Graduate School and University Center
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Kathy Brock, ABE Coordinator
Northwest Iowa Technical College
Highway 18 West, Sheldon, Iowa 51201

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Cliff Norris, State Director for Adult Education - 942 Lancaster Drive, N.E.,
Salem, Oregon 97310

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#13 - 1110 Enterprise Road,
E. Petersburg, Pa. 17520

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K. Duane Rankin, Director of VLTC
Diane Marinelli, Project Director
Venice-Lincoln Technical Center
S. Fourth St., Venice, Illinois 62090

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1002 S. Race St., Urbana, Ill. 61801

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Dr. Mary Mulvey, Providence Adult Education, Providence School Department,
396 Smith Street,
Providence, Rhode Island 02908

Staff Development Project in Competency-Based ABE

Dr. John W. Tibbetts
Dr. Dorothy Westby-Gibson
School of Education
San Francisco State University
1600 Holloway Avenue
San Francisco, California 94132

PROJECT REAL - COMMUNITY ADVISORY COMMITTEE

Rev. Charles W. Crumbley
Pastor
St. Williams Church

John Daniels
Director, Warren-Trumbull
Community Service Agency

Tim Daugherty
Director, Special Youth Program
Rebecca Williams Community House

James K. Dick
Supervisor, Packard Electric
Hourly Benefit Program

Mrs. Lurlene Everage
ABE Student and Nutrition Aide,
Trumbull County Extension Service

Dr. Lorenzo S. Grant
Director, Warren City Schools
Assistance Programs

Scott C. Lehman
Coordinator, Warren City Schools
DPP, ABE, and WIN Programs

Robert W. McLean
Executive Director,
Family Service Association

Mrs. Jeanne M. Moore
Personnel Director
Trumbull Memorial Hospital

James Morrow
ABE Student
Market Learning Center

Robert Nypaver
Service Specialist, Northeast Ohio
Employment and Training Consortium

Mrs. Margaret O'Neal
Home Economist, The Food,
Nutrition, and Dairy Council

Joseph Palmer, Jr.
Manager, Ohio Bureau of
Employment Services

Kevin B. Patterson
Director, Trumbull County
Manpower Planning

Ms. Carolyn Phillips
Information and Referral
Consultant, SCOPE

Louis Reed
Director of Community Services and
Housing, Warren Trumbull Urban League

Larry M. Rees
Director, Adult Services
Warren Public Library

Ms. Barbara Reese
Supervisor, Social Services, Trumbull
County Welfare Department

Rev. William Richardson
Pastor, Friendship Baptist Church

Mrs. Shirley J. Sippola
Director, Warren Public Library

Bruce L. Thomas
Executive Director, United Way
of Trumbull County

Miss Kathleen J. Unks
Young Adult Librarian,
Warren Public Library

James Verbridge
Assistant District Manager
Social Security Administration

*Law and Government
Student Activity Book*



ADULT BASIC EDUCATION
WARREN CITY SCHOOLS
WARREN, OHIO

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The activity which is the subject of this report was supported in whole or in part by the U. S. Office of Education, Department of Health, Education and Welfare. However, opinions expressed herein do not necessarily reflect the position or policy of the U. S. Office of Education, and no official endorsement by the U. S. Office of Education should be inferred.

Project REAL: Relevant Education for Adult Learners

Law and Government Student Activity Book

ADULT BASIC EDUCATION

Prepared by:

S. Keith Edgar
Teacher-Specialist
Demonstration Project

Participating staff:

Carole P. Bauer, Clerical Aide
Kathryn A. Bedich, Teacher
Nancy C. Hochadel, Teacher
Marilyn G. Maras, Teacher
Kathleen R. Sager, Educational Aide

Office of Assistance Programs . Warren City Schools . Warren, Ohio

Dr. Abe L. Hammons
Superintendent, Warren City Schools

Dr. Lorenzo S. Grant
Director, Assistance Programs

Scott C. Lehman
Coordinator, Adult Basic Education

INTRODUCTION AND SUGGESTED USE

Project REAL - Relevant Education for Adult Learners - is the outgrowth of a concern expressed by the Adult Basic Education staff of Warren, Ohio, relating to the need for competency-based materials to assist adults in developing skills for everyday living.

Through a grant by the State of Ohio from the Adult Education Act, Section 309c, a demonstration project was funded for the purpose of developing instructional materials to help disadvantaged adults function independently and cope with the needs of our society.

One major objective was to ascertain the priorities for development through a needs assessment of our local community. A local advisory committee was organized, composed of members of industry, community agencies and ABE staff and students.

Based upon the input of this committee, a project team composed of teachers and aides developed teacher guidebooks and student activitybooks in the five Adult Performance Level (APL) areas.

This student activitybook will provide exercises to develop adult competency education in the area of occupational knowledge. The life-like situations and activities are geared toward adults with minimal reading skills.

Further, exercises may be found within the content of books listed on the scope and sequence materials grid at the back of each of the corresponding Project REAL Teacher guidebooks.

Suggested usage of new vocabulary includes:

- (1) the use of a dictionary or the glossary of terms found at the back of this activity book.
- (2) the writing of sentences or short personal experiences on the part of students.
- (3) oral expression of the newly acquainted words and terms.

We urge the "drawing out" of students expressions and feelings through informal small group discussions, debates or other sharing methods, focusing in on coping skill situations. We also encourage local ABE staff members to integrate materials and ideas contained within this activitybook with community activities, resource people and real life demonstrations that will allow adults to function effectively.

LAW AND GOVERNMENT STUDENT ACTIVITY BOOK

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MUNICIPAL GOVERNMENT: CITY AND VILLAGE



VOCABULARY

assistants

authorize

civil

mayor

municipal

official

political

precinct

solicitor

Not long ago, I was going through a box of old things and found a book of matches. On the cover was an ad for a political party and an election to be held on November 8 - the year was 1948.

I was a little girl then. It seemed so long ago; and yet, as I looked at the matches, the flood of memories brought the time close to me. My father's name was on the matches. He had run for Sixth Ward Councilman for the second time. He had been a councilman for four years and was going to win the election to serve another four years.

Election night was always an exciting time. We were too nervous to stay at home to listen to the results on the radio. Dad, Mom, and I would drive to each precinct very late; and we would read the elections results that were posted on the doors. It was kind of spooky trying to read in the dark with only a flashlight to help us see.

Dad got paid a small amount for being the Sixth Ward Councilman. It probably helped pay for a vacation the family took to California that year. Dad worked full-time at the steel mill and was a city official on a part-time basis.

I can remember some of the problems that came up during those years. The Firemen wanted a raise in pay. In small groups, they visited Dad asking him to vote "yes" on the pay raise. I'm sure they visited each ward councilman and all three councilmen-at-large as well. The councilmen-at-large concerned themselves with all the city's problems regardless of the wards.

In those years, the houses on Norwood were new. Every time it rained, the phone would ring and ring. Basements were flooded because of a poor storm sewer system in the neighborhood. The people wanted the city to solve the problem so they called their councilman. The problem was solved when the city put in new storm sewers.

Once my father gave me my own private tour of City Hall. He took me to the Mayor's office and introduced me to the Mayor. I felt as though I was meeting the President of the United States. I found out that the Mayor, even though he was busy taking charge of the city, would talk to anyone who had a problem.

MUNICIPAL GOVERNMENT: CITY AND VILLAGE

We went into the City Solicitor's office. Everyone there was very busy. The Solicitor is the city's lawyer. There were several lawyers in the office that acted as assistants. Some worked on civil matters, some on criminal matters for Municipal Court (City), others on income tax, and others on any matter concerning the city.

The Safety Director's office was there, too. He was the head of the Police, Fire, and other city departments. His job was to report to the Mayor or Board of Health any unsafe or unhealthy condition that could be corrected.

I was told that the City Auditor keeps the financial records and signs all warrants (authorized notes to pay bills). The Auditor handles no money. The City Treasurer pays the bills and spends only the money authorized by the Auditor.

It was fun having been the daughter of a city official. I took the old match book and placed it carefully into my "memory box". I couldn't throw it away - not yet. Maybe I never would.

ACTIVITIES

I. Unscramble these sentences. They are taken from the story.

1. always time. Election exciting was night an.

2. ring ring. rained, it Every phone and would time the

3. too. there, Safety office The was Director's

4. money. Auditor no The handles

5. own tour Hall. Once private me of father my gave City

MUNICIPAL GOVERNMENT: CITY AND VILLAGE

II. Opposites

Write the words that mean the opposite of the words below.

1. night _____
2. city _____
3. little _____
4. Dad _____
5. several _____
6. private _____
7. old _____
8. first _____
9. nervous _____
10. late _____

III. Definitions

Choose the word from the list which best goes with the definition.

authorize	election
political	flooded
official	assistant
solicitor	neighborhood
warrants	municipal

1. A lawyer. _____
2. A person who helps others. _____
3. Having to do with a city or village. _____
4. Having to do with politics. _____
5. A time when voting takes place. _____
6. An area where people live. _____
7. A person who holds an office. _____
8. Authorized notes to pay bills. _____
9. Give permission to do something. _____
10. Covered with water. _____

MUNICIPAL GOVERNMENT: CITY AND VILLAGE

IV. What kind of government do you have?

If you live in a city (5,000 people) or village (less than 5,000 people), you have one of the following plans of government:

- A. Commission Plan: the people are governed by five people.
- B. City Manager: a council of 5 - 9 members is elected. The council hires a professionally trained person who manages the city.
- C. Mayor-Council (Federal): the city is run by a mayor and several councilmen.

Answer the questions.

1. Do you live in a city, a village, or neither?

2. If you live in a city or village, which plan of government do you have?

3. Where are the offices of city or village government where you live?

V. How much do you know?

1. If you have a Commission plan, name the commissioners.

1. _____

2. _____

3. _____

4. _____

5. _____

2. If you have a City Manager, name the Manager.

3. If you have a Mayor-Council, name:

a. Mayor _____

b. Safety Director _____

c. Auditor _____

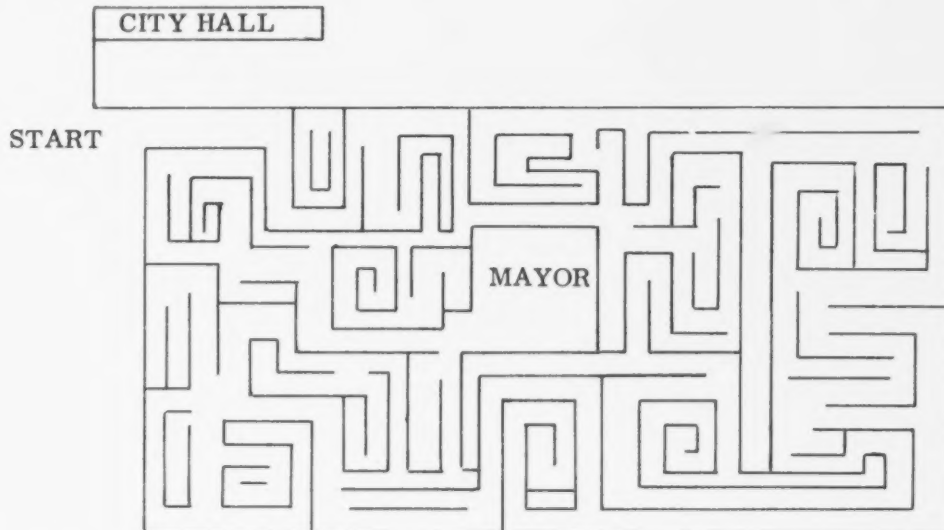
d. Treasurer _____

MUNICIPAL GOVERNMENT: CITY AND VILLAGE

e. Councilmen-at-Large _____

f. Councilman of your ward _____

VI. Find the Mayor's Office.



COUNTY GOVERNMENT

VOCABULARY

commissioners

county

elected

levy

taxes

term



"Hello, is this the Kaplan residence? My name is Vanessa Dunbar, and I am campaigning for Harvey Gillis, who is running for County Commissioner. I am wondering if you would consider having a campaign sign put in your front yard?"

This is the opening statement I have been using in my phone calling for over a week. I must have made one hundred phone calls, trying to place campaign signs. I never realized before how difficult telephone work could be.

The reason I am involved is because I believe in my candidate. Harvey Gillis is a hard working man, who has been involved in community activities and city politics for many years.

I believe he would do a good job in helping to run the county. Now, the idea is to convince enough people to get him elected.

I have had to learn much about county government in order to answer questions put to me by people I talk with.

Each county in our State has three commissioners. They are elected two at one time, the third being elected the following year. Mr. Gillis, if elected, would serve a four year term.

Most of the people I have talked to are not really sure what the job of a county commissioner is.

First of all, they serve as chief financial authorities in money matters of the county. They conduct all county business, maintain homes for the aged and poor, hold public hearings, levy taxes and issue bonds when necessary.

Their duties are varied and they must work with all other county officials and agencies, including the coroner, clerk of courts, prosecuting attorney, county recorder, county Welfare department, etc.

As I continue my telephone campaigning this week, I hope I can convince people to help me by volunteering their front yards for Mr. Gillis' signs.

If I can't accomplish this task, then at least, I hope I can help people better understand the office of the county

COUNTY GOVERNMENT

commissioner and perhaps help motivate them to register to vote.

If the people don't elect my candidate, at least they will have exercised their rights as citizens of this county.

ACTIVITIES

I. Mark T for true and F for false.

- ___ 1. Each county has four commissioners.
- ___ 2. Salary of county officials is based on years of service.
- ___ 3. The Clerk of Common Pleas Court has complete charge of the records of all lawsuits arising in that court.
- ___ 4. The coroner is an elected official.
- ___ 5. The coroner does not have to be a physician.
- ___ 6. The Secretary of State is the chief officer of the state.
- ___ 7. Counties are divided into townships for local government purposes.
- ___ 8. Does a township have the right to tax?
- ___ 9. Commissioners do not have the right to issue bonds.
- ___ 10. Ohio has eighty-eight counties.

II. Place the following words in alphabetical order.

counties	taxes
levy	statutes
population	public
attorney	official

III. Match the word in Column A with its closest meaning in Column B.

- | | |
|-----------------|-------------------|
| A. | B. |
| 1. ___ writ | A. money |
| 2. ___ tax | B. lawyer |
| 3. ___ attorney | C. earnings |
| 4. ___ salary | D. legal document |

IV. Complete the sentence with a word from the list.

candidate	sign
four	commissioner
campaigning	activities

1. Vanessa was _____ for Mr. Gillis.

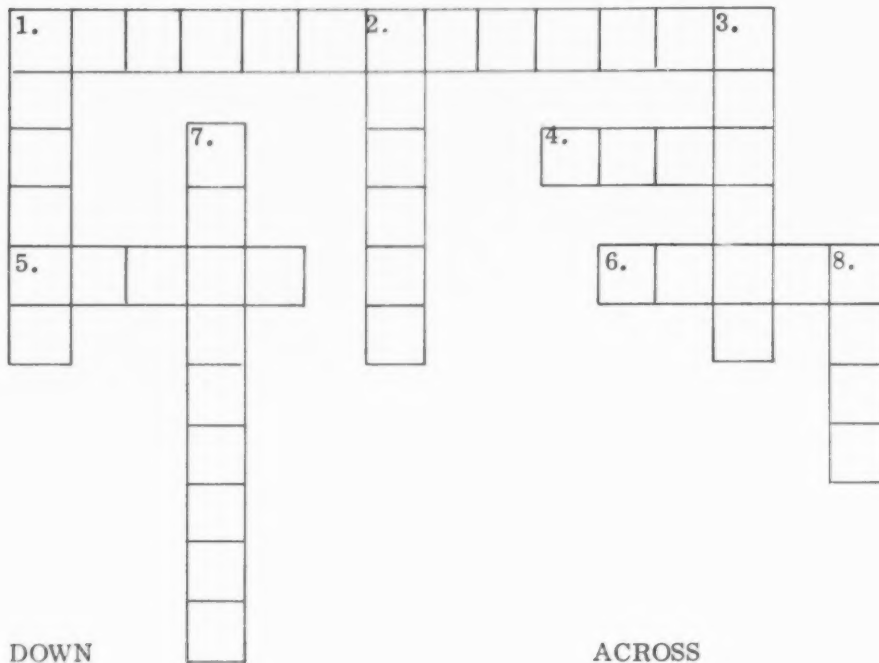
COUNTY GOVERNMENT

2. She wants to put a _____ in a person's front yard.
3. She was involved because she believed in her _____
4. Mr. Gillis was a candidate for county _____
5. He would serve a _____ year term.
6. Mr. Gillis was involved in many community _____

V. Underline the word that does not belong in the group.

- | | | | |
|--------------|-----------|-------|-----------|
| 1. candidate | man | cause | person |
| 2. tax | bond | money | issue |
| 3. billboard | | sign | poster |
| 4. mail | telephone | car | telegraph |

VI.



DOWN

ACROSS

- | | |
|---------------------------------------|---------------------------------|
| 1. _____ commissioners | 1. county executives |
| 2. money earned | 4. number after three |
| 3. to assist | 5. money for public purposes |
| 7. person who keeps financial records | 6. to vote a person into office |
| 8. fixed period of time | |

OHIO STATE GOVERNMENT

VOCABULARY

amendment

Attorney General

Auditor of State

Constitution

Governor

House of Representatives

Jury

Lieutenant Governor

lottery

Secretary of State

Senate

Treasurer



It's Saturday afternoon in George's Barber Shop. All eyes are glued on the television set. Ohio State scores a touchdown. A cheer goes up from the men in the room as Ohio State wins another football game.

"What a game! Too bad it's over. Now I have to go home."

"Don't forget to buy your lottery ticket before you leave, Mel. I've got a winner for you this week."

"That's what you say every week, George. Last week I did win \$2.00. That's not much, but better than nothing."

"Hey, Ralph, are you going to buy a ticket this week? This might be your lucky day."

"Mel, you sure spend a lot of money on lottery tickets. Do you know where your money goes?"

"Sure, George has a chart on the wall that shows how the money is spent. The largest amount is given to schools. Other areas where the money is spent is mental health, local governments and State colleges. I don't feel that I'm wasting my money. Besides, there's a chance I might win and even be on the television. You'd better buy a ticket and help Ohio's government."

"I may not support Ohio by buying lottery tickets, but I do help in other ways. Remember, about a month ago I served on a jury."

"I remember, but how does that help Ohio?"

"The law courts of Ohio are part of the government. They explain the laws and punish people who are proven guilty of crimes."

"I've never had to serve on a jury," said Mel.

OHIO STATE GOVERNMENT

"That's because you're not registered to vote. People who serve on juries are selected from the list of voters in each county. You'd take part in Ohio government if you could vote. At the elections voters elect the six men who operate the government. These are the Governor, Lieutenant Governor, Auditor, Secretary of State, Attorney General and Treasurer. Voters also elect the judges who serve on the courts."

"Ralph, you've made your point. I should register to vote."

"Mel, I bet you didn't know that the Constitutions of Ohio can't be changed unless voters approve the change at an election. The people of Ohio can even bring about a change in the Constitution if a certain percent of the voters suggest an amendment and give it to the Secretary of State. It is then voted on by all the voters in Ohio."

"What about Senators and Representatives?" asked Mel. "They're elected by the people, too."

"That's right. The members of the House of Representatives and the Senate are important to Ohio. These men suggest laws and then the Governor decides if they will be a law or not. Voters of Ohio can suggest laws if a certain per cent sign a law and give it to the Secretary of State. Then it would be voted on by all the voters in Ohio. So you see, Mel, buying lottery tickets is just one way to help Ohio."

"Well, fellows, I hate to break up this discussion but I'm going to close up shop. Don't forget the game starts next Saturday at 2:00."

"We'll be here. See you then."

ACTIVITIES

I. Mark true or false beside each sentence.

- ☐ 1. Some of the money from the Ohio lottery is given to schools.
- ☐ 2. If you buy a lottery ticket you have a chance to win money.
- ☐ 3. Anyone can be a member on a jury.
- ☐ 4. The governor is elected by the voters of Ohio.
- ☐ 5. The Constitution of Ohio can only be changed by the Governor.
- ☐ 6. Members of the House of Representatives and the Senate help to make the laws of Ohio.
- ☐ 7. People of Ohio have no part in making the laws.
- ☐ 8. Voters elect the judges who serve in the Courts.

II. Match the name of the person with what he does.

- | | |
|----------------------------|--|
| ___ 1. Governor | a. head of the State |
| ___ 2. Secretary of State | b. takes care of State money and pays bills of the State |
| ___ 3. Lieutenant Governor | c. chairman of House of Representatives and Senate |
| ___ 4. Attorney General | d. examines State accounts and records |
| ___ 5. Auditor | e. writes books and keeps records for the State |
| ___ 6. Treasurer | f. lawyer for the State |

Do you know the names of the 6 officials of Ohio? If you need help your teacher can tell you where to find their names.

Governor _____

Secretary of State _____

Lieutenant Governor _____

Attorney General _____

Auditor _____

Treasurer _____

III. Answer these questions.

1. What is the name of the city that is the capital of Ohio?

Have you ever been there? _____

2. Why do we need government in our State? Give three reasons.

3. Have you ever served on a jury? If you have, tell about it. _____

OHIO STATE GOVERNMENT

4. Have you ever written a letter to a State official such as a Senator or Representative? If so, what was the letter about?

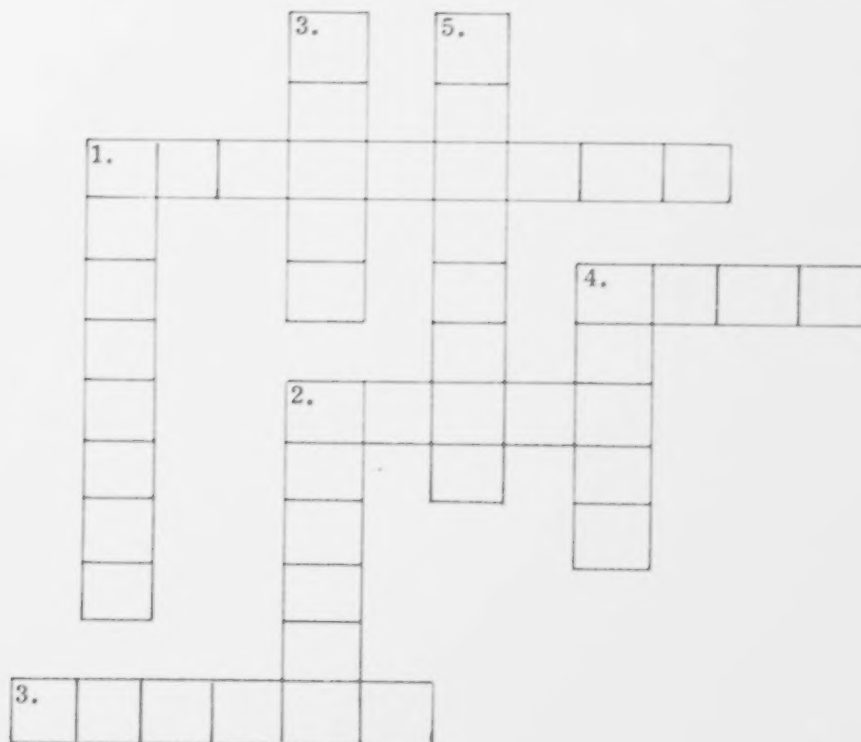
- IV. An "S" puzzle. All the words for the puzzle begin with the letter "S" and are found in the story.

ACROSS

1. _____ of State keeps records for the State.
2. Ohio has a _____ Constitution.
3. The _____ makes the laws.
4. The men were in the barber _____.

DOWN

1. The lottery money _____ State colleges.
2. They _____ names for jury duty from the list of voters.
3. I will _____ on the jury.
4. _____ your money wisely.
5. They will play the game on _____.



OHIO STATE GOVERNMENT

- V. Make as many words as you can from the letters in the words OHIO STATE GOVERNMENT. Your words should have at least three letters. An example is hit.

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

CITIZENSHIP

VOCABULARY

alien

allegiance

Americanization

certificate

citizen

examination

immigration

naturalization

oath

resident



Loretta walked into the courthouse and looked at the directory of offices. She found that the office of the clerk of courts was located on the second floor.

Loretta felt a little bit nervous, but was determined to find out how to become a citizen.

The woman behind the desk looked up and smiled.

"My name is Mrs. Carter, may I help you?" she asked.

"Yes, I would like to apply for citizenship," replied Loretta.

The clerk went to the files and brought back a large folder. "First, we must determine whether or not you meet the legal requirements for naturalization," said Mrs. Carter.

Since Loretta was over eighteen, married to an American citizen and had lived in the city continuously for the last three years, she was permitted to apply after only three years of residence instead of the usual five year waiting period.

Mrs. Carter gave Loretta an application, a fingerprint card, and a biographic information form which are to be filled out and returned to the office of Immigration and Naturalization Service. Also, Loretta had to submit three small photographs of herself to the Immigration Service.

"What do I do next?" asked Loretta.

"In a short time," said Mrs. Carter, "you will be notified by mail when and where to meet the naturalization examiner. He will help you file your petition in court. Also, at this time, the \$25 fee must be paid to the court."

Mrs. Carter went on. "You must take two witnesses with you to the examination. They must be citizens, have known you for at least three years and be able to tell the examiner from

CITIZENSHIP

their personal knowledge about your character, loyalty, residence in and absences from the United States."

Mrs. Carter then told Loretta that after this examination, she would be told whether or not she passed or failed.

"Later on," she said, "you will be notified when to go to court. The judge will decide whether or not you should be naturalized. If the judge says yes, you will then take the oath of allegiance to your new country," said Mrs. Carter.

Loretta knew that becoming a citizen was going to be an exciting experience. She had been studying at the Americanization classes for nearly a year. She felt ready to begin.

Loretta thanked Mrs. Carter for her help and left the office.

"Goodbye," said Mrs. Carter, "and good luck."

ACTIVITIES

I. Mark T for true and F for false.

- ___ 1. All Americans have the right to vote, unless taken away by legal action.
- ___ 2. Most people living in the United States are native-born.
- ___ 3. Persons of any race can become naturalized citizens.
- ___ 4. The President's term of office is four years.
- ___ 5. Naturalized citizens can run for public office.
- ___ 6. There are 104 U. S. Senators.
- ___ 7. The Senator's term of office is four years.
- ___ 8. The day of July 4th is important for Americans.
- ___ 9. Supreme Court justices are appointed by Congress.
- ___ 10. There are 51 stars on the American flag.

II. Fill in the following sentences with the correct word or phrase.

- 1. The colors of the flag of the United States are _____

(blue and white red, white, and blue)
- 2. The senate consists of _____
members. (50 100)

CITIZENSHIP

3. A person must have made their home in the United States for at least _____ years just before applying for citizenship. (5 3)
4. Witnesses should know the applicant for _____ years. (1 5)
5. A person cannot become a citizen if they have been convicted of _____
(fraud murder)
6. When a person is forced to leave the country, it is called _____
(exile deportation)
7. Every person applying for naturalization must pass an examination showing they
have some knowledge of _____ (history money)

III. Arrange the following words in alphabetical order.

judicial	court
elected	country
government	department
article	alien
immigrant	resident

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

IV. Match the words in column A with the correct word or phrases in column B.

- | A | B |
|---------------------|---------------|
| 1. ____ alien | a. spectator |
| 2. ____ examination | b. sign up |
| 3. ____ witness | c. foreigner |
| 4. ____ register | d. test |
| 5. ____ citizen | e. inhabitant |

CITIZENSHIP

V. Answer the following questions.

1. Who becomes president if for some reason the president doesn't finish his term?

2. May the President be removed from office?

3. If so, for what reason?

4. Write down the names of four former Presidents.

5. Can a naturalized citizen become President?

6. Name two privileges afforded to a citizen.

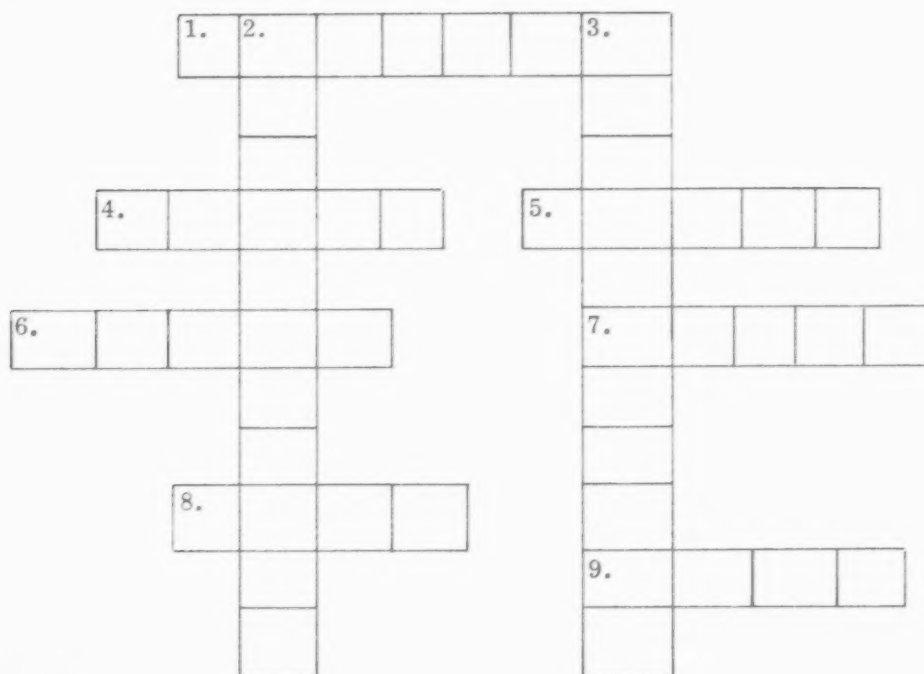
7. What does Congress do?

8. How many states are there in the United States?

9. How many Supreme Court judges are there?

10. Where does a citizen register to vote?

VI.



ACROSS

1. member of a nation
4. a foreigner
5. official who hears a case
6. a place for holding trials
7. to ask for
8. to record
9. a test

DOWN

2. foreigners who wish to remain in this country must go through this
3. to make a citizen

VOTING

VOCABULARY

assigned

ballot

candidate

Democrat

Independent

issue

qualification

register

Republican

successive



It was a nice, warm summer day. Just the kind of day to go swimming. Russ was up early getting his car in tune. Chris, Russ's neighbor, was up early also.

Russ yelled to her, "Hey, Chris, would you like to go swimming with the gang this afternoon?"

"Sure," Chris answered, "as soon as I finish registering."

Russ ran over to Chris, "Register! What for," said Russ.

"To vote, of course," answered Chris.

"Hey, that's right you just turned eighteen. Let's see, you were born here so you're surely a citizen, and you've lived on this street all your life. That takes care of the thirty day resident requirement. Yep, I guess you are qualified to register. I've got my car in shape; let me give you a ride."

"Great," said Chris, "registrations are being taken today at the County Board of Elections on High Street."

"You know, Chris," said Russ, "I voted for the first time last year."

"Tell me what it was like," said Chris.

"Well," replied Russ, "I really don't think I did a very good job. I didn't think there would be anything to it. You know, just go in and vote. I knew a few candidate's names I wanted to vote for, but the ballot was very long. Some of the offices listed I'd never even heard of, and the issues were long and took too much time to read."

"What did you do?" said Chris.

"Well, my folks have always been Democrats, so I just voted for all the Democrats. I didn't vote on the issues at all because there just wasn't time to think them through. I really felt stupid when I came out of the voting booth."

"That's too bad," said Chris. "Are you going to vote in the election coming up soon?"

VOTING

"Yes," said Russ, "but this time it will be different. For one thing, I'm not going to vote a straight ticket. I'm sure there are some very good Republicans and Independents also running for office. I'm going to read up on the candidates. I can get a list from The League of Women Voters naming the candidates and giving their qualifications. You can also be sure I'll get a copy of the issues which I'll read carefully before voting."

"Well here we are," said Chris, "want to come in with me."

"Sure, but all you need to know is your name, address, age, date of birth, citizenship status and school district."

Chris had no trouble registering, and she, like Russ, was assigned to vote at Emerson School. The Clerk at the Board of Elections informed her that she would need to re-register only if she had a change of address, didn't vote for two successive years, or if her name should change because of marriage. The Clerk explained that these are the present rules, but they could also change.

"Well, that wasn't so bad," said Chris. "Thanks for the ride and the voting tips."

"You're welcome," said Russ. "I hope my experience will help you be an informed voter right from the start. Now, let's get things together and get out to the lake."

ACTIVITIES

- I. Listed below are some words used in the story and their meanings. Write the words beside their correct meanings.

voter	ballot
precinct	elect
citizen	candidate

1. A written or printed form used in secret voting.

2. A person who offers himself as a contestant for an office or honor.

3. Area in a town or city marked off as a voting district.

4. Person who has a legal right to vote in elections.

5. To choose or select by vote. _____

6. A member of a nation having political rights in it and owing loyalty to it.

II. Underline the correct answers.

1. Chris is eligible to vote because she has just turned ...
 21 16 18 19
2. Besides the Republican Party, we also have the
 National Party Democratic Party Washington Party
3. In Ohio, in the primary election an Independent may vote only on
 candidates bills issues
4. Russ did a poor job voting the first time because he failed to become
 informed intelligent alert stupid
5. A reason Chris might have to re-register in the future is
 marriage going to college getting a job

III. In the group of words below - relating to voting - three of the four words are alike in some way. The fourth word doesn't belong. Find the word that doesn't belong and circle it.

- | | | |
|--------------------|-------------------|---------------------------|
| 1. voters | 2. voting machine | 3. children |
| polling place | ballot | precincts |
| cars | paper | school district |
| flags | lunch | poll workers |
| 4. Republican | 5. Candidate | 6. League of Women Voters |
| Democrat | elect | Candidate list |
| Independent | speeches | citizen |
| Washington | newsdealers | issues list |
| 7. absentee ballot | 8. primary | |
| 62 years or older | June | |
| medical emergency | parties declared | |
| feeling fine | public | |

VOTING

IV. Put these sentences in order of their happening. Number them from 1 to 10.

- ___ Go to the polling place.
- ___ Go home.
- ___ Pull the lever in the voting machine.
- ___ Turn 18 before election day.
- ___ Register to vote.
- ___ Get ticket to enter voting booth or machine.
- ___ Find out what precinct you vote in.
- ___ If a primary, declare your party preference.
- ___ Reopen the curtains after voting by locking in vote if voting by machine.
- ___ Sign your name and address in the book at the polling place.

V. List three reasons a person may have to re-register.

- 1. _____
- 2. _____
- 3. _____

VI. Circle the correct letters that tell why a person may vote an absentee ballot.

- a. You are an election official
- b. You have a cold
- c. You are serving in the armed forces
- d. You have small children at home
- e. You cannot vote on election day because of religious observances
- f. You are working in town.
- g. You are having an election party.
- h. You will be in jail for a misdemeanor.

VII. Find these words in the puzzle below.

vote	poll	ticket	run	clerk
precinct	register	issue	office	

A	C	D	F	K	V	L	N	S	R	V
B	L	E	J	G	O	M	P	Q	I	T
R	E	G	I	S	T	E	R	P	S	V
A	R	Y	H	N	E	I	E	O	S	W
I	K	Z	O	P	K	J	C	R	U	N
L	B	P	P	O	F	F	I	C	E	X
H	F	A	Q	L	L	G	N	Y	A	Z
N	J	R	S	L	M	H	C	E	F	B
M	K	T	I	C	K	E	T	C	D	T
O	G	Y	R	X	C	V	D	W	E	U

VIII. Mark T for true and F for false.

- ___ 1. You may vote an absentee ballot if you will be absent from the county on election day.
- ___ 2. You may vote any place you see American flags marking polling places.
- ___ 3. If you will be hospitalized on election day, you may vote an absentee ballot.
- ___ 4. Information concerning local elections and candidates is usually published in the local newspaper.
- ___ 5. The primary election in Ohio is held in May.
- ___ 6. At the primary, voters must declare their politics unless they vote on issues only.
- ___ 7. If you move within 30 days of election day you must vote in a new precinct.
- ___ 8. If you change your name by marriage you must re-register.

TAXES

VOCABULARY

deductions

employer

FICA

fund

gross pay

net pay

personal property tax

social security

withholding tax

W-2 form



Payday, at last, thought Mark as he priced and set the canned corn on the supermarket shelf. At 17 years old this was his first job and this would be his first paycheck. After school and on the weekends he worked as a stock boy in the C & M Supermarket. He was making \$2.40 an hour. His first week he had worked 22 hours. He knew his check would be \$52.80.

At 9:00 when the store closed Mark went to the office to pick up his paycheck. As he opened the pay envelope he thought of how he would spend his money. He couldn't believe it when he saw the amount on his check. Almost \$9.00 out of his pay for deductions.

When he got home that night he showed his paycheck to his mother.

"Did you see how much money I have left after the deductions?"

"You might as well get used to it," answered his mother. "You know the old saying that only two things in life are certain. They are death and taxes."

"I know the withholding tax is paid to the federal government, but what is FICA?"

"It is the name for social security taxes. A certain amount is deducted from your check. Your employer adds an equal amount of money. The federal government puts this money in a fund. You will get money back when you retire or if you become disabled. If you should die the money is paid to your family."

"Even the state and the city have money taken out of my check," Mark said unhappily. "What do they do with that money?"

"The state taxes are put in a fund. They are used to operate the state government. Another of the many uses is to support state colleges. This will interest you when you start looking for a college. Taxes collected by the city are used to operate the different departments of the city government. City tax money also supports hospitals, parks, and schools."

TAXES

"I thought the city got most of its money from the tax on personal property."

"That's true. That is where the city gets most of its money, but there are other sources of money, too. When you buy your hunting and fishing license or put money in the parking meters downtown you are paying another kind of city tax."

"I know taxes are important, but I was disappointed to see so much deducted from my paycheck."

"When you file your income tax return in April, maybe you'll get a refund. To help fill out your return your employer will send a W-2 form which will show the total amount deducted from all your paychecks. If the amount deducted is more than the amount you owe you will get a refund."

"After getting less than I expected in my paycheck today, I'm not going to count on a refund until I have the money in my hands."

ACTIVITIES

I. Match the word with the correct meaning. Put the number of the meaning in front of the word.

- | | |
|---------------------------|--|
| ___ employer | 1. take-home pay |
| ___ deductions | 2. Federal Insurance Contributions Act |
| ___ W-2 form | 3. money for a special use |
| ___ FICA | 4. person or company that hires people |
| ___ net pay | 5. wages before deductions |
| ___ fund | 6. statement showing total deductions |
| ___ gross pay | 7. tax on land |
| ___ social security | 8. money taken out of a paycheck |
| ___ withholding tax | 9. money collected at retirement |
| ___ personal property tax | 10. money deducted by the Federal Government |

II. This is the paycheck stub Mark received for one week of work.

Pay Period	Hours Worked	Gross Pay	Withholding Tax	FICA
5 14 77	22 00	52 80	5 00	3 09
City Tax	State Tax			
53	12			44 06

Using the information on the paycheck answer these questions.

TAXES

1. How many hours did Mark work in one week. _____
2. How much did he make before deductions were taken out?

3. How much money was deducted for federal tax? _____
4. How much money was deducted for social security? _____
5. What was the total amount deducted for city and state tax?

6. How much money did Mark have after all the deductions? _____
What is this called? _____

III. Solve the following problems.

1. Tim's gross pay was \$36.00. His net pay was \$27.30. What amount was taken out for deductions?
2. Jill worked 30 hours this week. She makes \$1.85 an hour. How much will her gross pay be?
3. Bill's paystub had the following deductions: withholding tax - \$9.22, FICA - \$1.87, State tax \$.14, and city tax \$.54. What were his total deductions?
4. Tom worked 40 hours in one week at \$2.40 an hour. The second week he worked 35 hours at the same rate. What is his gross pay for the two weeks?
5. Kay makes \$2.30 an hour for 40 hours. Every hour she works over 40 hours she makes \$4.60. How much is her gross pay if she works 44 hours in one week?

TAXES

IV. Taxes that are deducted from paychecks are not the only taxes. Everyday when you buy items you pay a sales tax. In the grocery store food is not taxed, but other items are. Here is a list of things bought in a store. Put a check in front of the items which should be taxed.

___ coffee	___ corn	___ bread
___ wax paper	___ matches	___ candy
___ hot dogs	___ ice cream	___ butter
___ apples	___ meat	___ cookies
___ soap	___ paper towels	___ pop
___ paper plates	___ cheese	___ napkins

V. Tell how many syllables in each word.

___ fund	___ department
___ taxes	___ paycheck
___ support	___ government
___ deductions	___ income
___ employer	___ refund

VI. Fill in the blanks with the words from above. There is one extra word.

1. FICA tax money is put into a _____
2. State tax money is used to _____
state colleges.
3. Mr. Smith is my _____
4. Withholding tax is deducted by the federal _____

5. The _____
were taken out of my _____
6. Everyone must pay _____
7. The police _____
is supported by city tax money.
8. You must file an _____
tax return every year.

RIGHTS OF TENANTS AND LANDLORDS

VOCABULARY

agent

duplex

expel

harassment

maintain

premises

retaliatory

security

tenancy



John and Carol were a young couple married less than ten years. After renting several properties for a few years they decided to buy a home. They bought in an older part of the city where houses were not quite so expensive. John was handy and he and Carol welcomed the challenge of fixing up an older home. After a lot of hard work, the house was finished.

Now several years later John is restless. He has been thinking about making a few investments. He and Carol don't have a lot of money, but John feels he won't need too much to buy an income property. He is interested in purchasing a duplex. John figures the money he receives from the rents will more than make the mortgage payments. Since the duplex is new, there shouldn't be a lot of costly repairs.

John wants to be a good landlord. He has read about absentee landlords who never come near their properties having agents collect the rent, and putting very little money into the property and taking everything out.

John has become familiar with the laws regarding the legal rights and duties of tenants and landlords. He and Carol have talked about these rights. They know that tenants should be given a 3 day notice before eviction proceedings. Tenants also have the right to join a tenants' union for bargaining of rental terms, and John must give them a document stating his name and address.

John's tenants will have duties as well as rights. Tenants must keep the property safe and clean and must prevent damages. They must dispose of garbage in a sanitary manner, keep plumbing fixtures clean and operate them properly. A tenant must take care of electrical equipment, be peaceful, and allow the owner access to the property for inspection, repairs and deliveries.

As property owners, John and Carol also have rights. They can evict the tenants if the rent isn't paid on time, or if the tenant doesn't vacate the premises when the rental agreement expires. The tenant can be evicted if he does not perform agreed to legal duties which affect health and safety. The tenant must also give notice to the landlord if he is leaving.

RIGHTS OF TENANTS AND LANDLORDS

Complying with health and safety laws are part of John and Carol's responsibilities as well as keeping the rental property liveable and in good repair. Appliances, plumbing and electricity must be maintained. Removing trash is important and John and Carol will have to supply good trash containers and removal. There must be running water and a reasonable amount of hot water. John and Carol will not be allowed to enter the premises for inspection unless 24 hours notice is given.

Being landlords may be a bigger job than John and Carol suspected, but they are determined to be successful. They have set their rents and will require one month's rent as a security deposit. John will return this deposit to the tenants with 5% interest if they stay longer than six months. If there are any damages to the property John will deduct them from the security deposit and give the tenant an itemized list.

They are going to try month to month renting where the tenant need only give a 30 day notice to end tenancy. They may eventually get into leasing if the tenant so desires, but right now it's full speed ahead at the duplex.

ACTIVITIES

I. Choose the statement in Column B that makes the statement in Column A a complete sentence.

- | | |
|-------------------------------|---|
| a. a tenant can | _____ for good plumbing, electricity, water |
| b. a landlord must | _____ from the security deposit |
| c. a landlord is responsible | _____ pay his rent on time |
| d. The tenant is paid | _____ receives an itemized list |
| e. a tenant must | _____ set his rents |
| f. For damages the tenant | _____ bargain for his rent |
| g. A landlord can | _____ 5% interest on his deposit |
| h. a landlord deducts damages | _____ supply garbage containers |

II. Match the words below with the statements by putting the correct number in the space.

- | | |
|--------------------|---------------------------|
| 1. lockout | 4. month to month renting |
| 2. retaliation | 5. week to week rental |
| 3. abuse of access | 6. lease |

_____ to end this tenancy notice must be given 7 days prior to the date tenancy will end.

_____ means shutting off utilities, locking out tenant, seizing belongings

_____ this is the harassment of a tenant by repeated landlord entries to premises.

_____ means raising rent because tenant asserted legal rights.

_____ to end this tenancy the landlord or tenant must give 30 days notice prior to the date rent is due.

_____ this is a written agreement for the renting of land or buildings for a certain time.

RIGHTS OF TENANTS AND LANDLORDS

III. List 5 duties of a landlord.

1. _____
2. _____
3. _____
4. _____
5. _____

IV. Listed below are some words used in connection with landlords and tenants. Write the words beside their correct meaning.

notice
property
rent
evict

tenant
maintain
deposit
landlord

1. To expel tenant by legal process. _____
2. Person who pays rent for the use of property. _____
3. A person who rents to others land and houses that he owns. _____
4. To keep in good working condition. _____
5. To pay or charge a sum of money periodically for the use of something.

6. To make a part payment in advance. _____
7. A statement of warning of what a person intends to do. _____
8. Land or real estate. _____

V. Listed below are legal rights and duties of landlords and tenants. Write L if the duties apply to landlords and T if the duties apply to tenants.

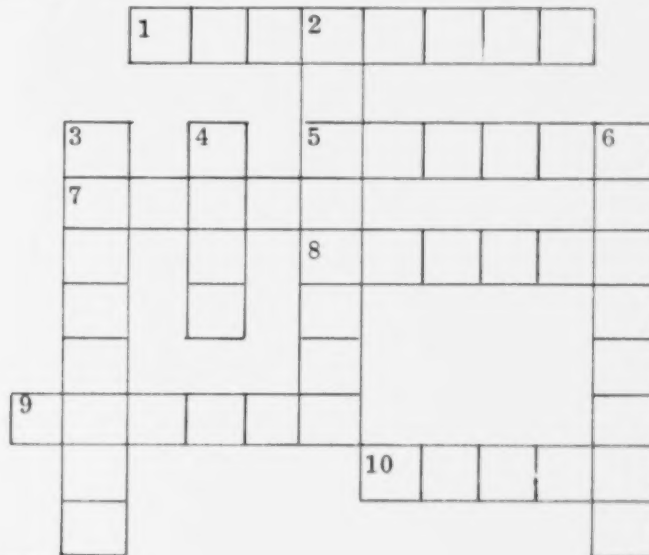
- | | |
|--|---|
| ____ 1. Must pay rent on time. | ____ 6. Keep electrical appliances in good condition. |
| ____ 2. Give written document of name and address. | ____ 7. Obey imposed housing laws and regulations. |
| ____ 3. Must vacate premises when rent agreement expires. | ____ 8. Comply with health and safety laws. |
| ____ 4. Allow owner access to property for repairs. | ____ 9. Give reasonable notice of his intent to enter premises. |
| ____ 5. Must give three days written notice before proceeding with eviction. | ____ 10. May have to pay security deposit. |

RIGHTS OF TENANTS AND LANDLORDS

VI. Underline the correct answer from the choices that follow each statement.

1. A landlord must return the tenant's security deposit less deductions in
 - a. 10 days
 - b. 30 days
 - c. 6 month
 - d. 1 year
2. If the tenant lives in a unit more than 6 months the landlord must pay what % of interest on the security deposit.
 - a. 20%
 - b. 50%
 - c. 5%
 - d. nothing
3. If a tenant can raise a "defense of retaliatory eviction he cannot be
 - a. evicted
 - b. demolished
 - c. seized
 - d. afraid
4. If the tenant fails to perform duties the landlord may
 - a. challenge him to a duel
 - b. sue him
 - c. remind him
 - d. retire him

VII.



ACROSS

DOWN

1. These fixtures must be kept clean and operated properly by the tenant
2. What the bank holds on your property if it's not paid for
3. A person who rents out property
4. Money charged for using a house or apartment
5. Besides having duties tenants and landlords also have these.
6. A kind of deposit asked for by a landlord
7. A person who collects rents for a landlord.
8. Landlords must keep rental property liveable and in this kind of repair
9. Written statement of what a person intends to do.
10. To make a tenant leave the property

LICENSING

VOCABULARY

advertisement

certificate

distemper

fine

license

rabies

responsibility

veterinarian



"Dad, when am I going to be old enough to get a dog?" ten year old Tommy asked his father one evening.

"Owning and caring for a dog is a big responsibility," answered his father. "It takes a lot of love, care and money."

"What do I need money for?" Tommy asked.

"A dog has to be taken to a veterinarian for distemper and rabies shots. It needs food every day. Also every year you must buy a dog license."

"I know what a license is," said Tommy. "Last year when we went fishing, you had to get a fishing license."

"That's right. The license gave me permission to fish in Ohio. If I would go fishing without a license, I could get fined. Also, when I go hunting, I need to buy a license."

"Why does a dog need a license?" asked Tommy.

"The license gives the dog's owner permission to have a dog," answered his father. "You will need many licenses as you grow older. When you learn to drive you will need a driver's license. If you buy a car, you must buy license plates."

"If I have a CB radio in my car I'll need a license for that, too," Tommy added. "Now a CB license is free. I hope they'll still be free when I need one."

"There is another license we haven't talked about that I bet you will need," said Tommy's father. "When your mother and I decided to get married we had to buy a marriage license."

"I'll never need one of those," answered Tommy. "I hate girls."

"We'll see about that when you're older," laughed his father. "Have you ever thought about what you want to be when you grow up? Many people need a license to do

LICENSING

their job. Doctors, lawyers, barbers, plumbers, and automobile mechanics are just a few who need a license for their job. To get this license they have to pass a test. Your teacher at school needs something like a license. It is called a certificate. She would not be allowed to teach without it."

"I know a lot about licenses now," said Tommy, "but you still haven't told me if I'm old enough to have a dog."

"I guess we can give it a try," answered his father. "We'll start by looking at the advertisements in the Pet Corner of the newspaper."

"What about the money it takes to own a dog?" Tommy asked. "I don't have money, but I promise I'll save as much as I can."

"I'll help with the money," said his father, "but you'll have to do all the loving and caring."

"You've got a deal, Dad," Tommy said happily.

ACTIVITIES

I. Answer these questions about licensing.

1. Can you name any licenses that you have needed?

2. Most people try to get a driver's license. Why do you think you must have a license to drive a car?

3. Doctors, lawyers and teachers need a license or certificate to practice their profession. Can you think of a reason for this?

II. Fill in the blanks with these words from the story. There is one extra word.

fined
license

rabies
responsibility

veterinarian
certificate
advertisement
permission

1. A teacher needs a _____ to teach.

LICENSING

2. Doctors must have a _____
to practice their profession.
3. Wild animals often have _____
4. A family is a big _____
5. A _____
treated the sick horse.
6. The judge _____
him \$15 for speeding.
7. I read the _____
in the newspaper.

III. Mark true or false in the blank before each sentence.

- ____ 1. Dogs need to be checked by a veterinarian.
- ____ 2. You must buy a dog license every year.
- ____ 3. A CB license is free of charge.
- ____ 4. If you fish without a license you might have to pay a fine.
- ____ 5. A teacher can teach without a certificate.
- ____ 6. Tommy's father said he wasn't old enough to have a dog.
- ____ 7. A good place to look for a dog is in the advertisement section of the newspaper.
- ____ 8. A driver's license is free.
- ____ 9. Tommy doesn't think he will ever need a marriage license.
- ____ 10. Caring for a dog is a good responsibility for an older child.

IV. Here is a list of different kinds of licenses and people who need licenses. Unscramble the words.

chertea _____

ogd _____

todocr _____

verdisr cenlis _____

gunthin _____

siflhng _____

mirargae _____

raoid be _____

rebrab _____

cenlise atples _____

LICENSING

V. Who said each sentence in the story.

1. "I hate girls." _____
2. "The license gave me permission to fish in Ohio."

3. "I guess we can give it a try." _____
4. "I know a lot about licenses now." _____
5. "Every year you must buy a dog license." _____

LIFE INSURANCE

VOCABULARY

annuities

compensation

convertible

endowment

helmsman

industrial life

innocent

insurance

limited payment

navigation

pension

premiums

protection

reputable

seaman



A gentle wind was blowing. The lake was smooth. The moon was shining brightly making the water sparkle like a jewel. Ken Green had the night watch. His job was to help the helmsman with the navigation. On a quiet night like this, a person had plenty of time to think.

The giant oreboat, the "Harold McGraw", was on a return trip from Lake Superior to Cleveland. It was loaded with iron ore for the steel mills in Ohio. This was Ken's first summer as a seaman on the Great Lakes. He had waited a long time to get this job.

Having been gone several weeks, Ken thought about his home, his wife, and his kids. He knew they were waiting for him and that made him eager to have the boat docked and unloaded. There was no place like home.

As the long oreboat cut through the water, Ken thought the lake looked innocent; but he knew the lake could be dangerous, too. There had been bad storms that had made the oreboat toss up and down, making it hard to walk against the strong wind. There were times when he was frightened. The sailors never talked about possible death; but Ken knew that each one thought about it, especially the married ones.

Soon after he was married, Ken felt he needed some protection for his wife in the form of insurance on his life. He didn't wait for some salesman to knock on his door. He called a reputable life insurance company and had an agent come to their apartment. There wasn't much money being earned, so Ken knew he needed the most protection for the least amount of money or premiums. The agent suggested a term insurance policy to be in effect for a period of time. It was an inexpensive policy which could be changed to another kind without any problem.

Ken thought about his job at the boat store. This was the time when the kids were born. It would have been

LIFE INSURANCE

harder for his wife to get along without him. Because the agent who had sold him insurance before was trustworthy, Ken called him again. This time a family policy was suggested. This policy was ordinary life on him, term insurance on his wife until she was 65, and convertible term on the children until they were 22. At 22, they could exchange this policy for a different one.

The sky was beginning to turn light in the East. Ken thought about his job now. Being a seaman was considered a dangerous occupation. It's harder to get life insurance when a person has a dangerous job. While Ken was going to seaman's school, he made plans to buy a straight or ordinary life policy. This policy would be protection for his whole life. Money could be borrowed on it. It would be worth some money if it were cashed in.

When Ken got his job with the shipping company, he found out that the Seaman's Union provided a group insurance policy if he wanted it. The small premiums were taken from his pay. The company also had a refund pension plan. His wife would receive part payments of his pension if something should happen to him.

Another protection Ken had as a result of working was Workman's Compensation. The shipping company paid the premiums. If death occurred while he was working, his family would receive a sum of money.

The sky began to turn bright red. To sailors, this meant there would be strong winds and perhaps storms later in the day. It wouldn't be long before the boat would be nearing the channel markers near the port of Cleveland. Ken was glad that home was near.

ACTIVITIES

I. Answer the questions with complete sentences. The story will help you.

1. There are two kinds of insurance agents. One sells casualty insurance (fire, theft, home, car). The other sells life and/or health insurance. Which kind of agent did Ken call?

2. Door-to-door life insurance salesmen are often "fast" talkers. How did Ken avoid door-to-door salesmen?

3. On which one of Ken's insurance policies were the premiums paid by the shipping company?

LIFE INSURANCE

4. Insurance is protection against risk. What was the risk to Ken's wife and children?

5. One kind of life insurance is only for protection. It is not expensive. What was the first life insurance Ken bought?

- II. From the list below, write the name of the life insurance you can buy in the blank.

- | | |
|------------------------------|--------------------|
| a. term | g. group |
| b. straight or ordinary life | h. industrial life |
| c. family life | i. mail order |
| d. family income policy | j. veteran's life |
| e. limited payment life | k. annuities |
| f. endowment | l. pension |

1. An insurance where many persons are covered under the same policy is called _____ insurance.

2. An insurance policy that men and women got while serving in the Army was _____ insurance.

3. When a person retires, insurance money is paid monthly as _____

4. If something should happen to the breadwinner, a family would get money every month by buying a _____

5. The most insurance for the least money is _____ insurance.

6. One insurance that is sold and bought by mail is _____ insurance.

7. An insurance policy that protects husband, wife, and children is called a _____ insurance.

- III. Number the things from the story in the order that they happened.

_____ Ken bought term insurance to protect his wife.

_____ The boat was sailing through the moonlit water.

_____ The sun had turned the sky bright red.

_____ While going to seaman's school, Ken bought a straight ordinary life policy.

_____ Ken's children were born while he was working at the boat store.

LIFE INSURANCE

IV. Think about these questions.

1. Do you have life insurance?
2. If you have a family, are they protected?
3. Do you know of a good insurance company or agent?
4. Is it possible to become "insurance poor"? "Insurance poor" means spending too much money on insurance premiums.
5. Who would you ask for advice about buying insurance?

V. Write down the kind or kinds of life insurance you have right now. Don't forget the death benefit from Social Security. Is it enough protection? Is it too much?

CAR INSURANCE

VOCABULARY



claim

"Breaker one-nine for one Wolf Man Joe."

collision

"Go breaker."

comprehensive

"How 'bout ya, Wolf Man Joe?"

deductible

"Come on, you got one Wolf man Joe."

"Hey, this is the Carbo Kid talking. Got some news for you. Switch on down to channel twelve."

fracture

"What's happening, Carbo Kid?"

"Got some bad news for you. The Ice Cream Man ran a stop sign and smashed into the side of a '76 Chevy."

liability

"Mercy sakes! Anybody hurt?"

motorist

"Ten-four; you betcha. The guy in the Chevy is in the hospital with multiple cuts and a broken arm. The Ice Cream Man had some chick with him. She has cuts and a possible skull fracture. They were lucky somebody didn't get killed."

multiple

radiator

"What happened to the cars?"

uninsured

"Ice Cream Man smashed in the side of the Chevy and messed up the radiator on his car. He's going to have to do a lot of paying."

witness

"Hey, Carbo, didn't the Man have insurance?"

"Yeah, good buddy, lucky for him he did. He had \$200 deductible. He'll have to pay the first \$200. He had full coverage for bodily injury for anyone hurt in either car. Of course, it'll cost him plenty in court for running through a stop sign and causing a wreck."

"That Ice Cream Man's car insurance premiums are going to go sky-high. His insurance company is going to raise his rates."

"Hey, he's already in a 'poor-risk' group because he's under 25. He'll be lucky if they don't cancel his insurance."

"Ten-four on that! What kind of a car insurance policy do you have, Carbo?"

CAR INSURANCE

"On my policy, I've got the most important kind, liability. That will pay damages that I cause to the other guy, his car, or his property. You could lose your house and all your money from lawsuits if you didn't have liability insurance. I've got collision insurance. That pays for damage to my car, no matter who caused the accident. I've got comprehensive insurance which pays for damage by wind, hail, floods, fire, theft - anything like that. I've got coverage against the uninsured motorist. That means my insurance company will pay me for damages caused by a driver with no insurance. You name it, I've got it."

"Do you think the state will ever accept 'No Fault Insurance'? Each driver's company will pay the losses for the driver - no matter whose fault the accident is."

"Well, Joe, it sure would get rid of lawsuits and hurry up claim settlements. Listen, I'm nearing my home twenty. Be seeing you on the flip-flop - next time around. This is one Carbo Kid down and on the side."

"So long, good buddy. Have a good day today and a better day tomorrow."

"Ten-four."

ACTIVITIES

I. Choose a word from the following words that means the same as the ones in the ()s.

multiple
possible
deductible

premiums
claim
property

liability
fault
settlement
comprehensive

1. _____ (guilt)
2. _____ (demand)
3. _____ (over-all)
4. _____ (likely)
5. _____ (many)
6. _____ (things owned)
7. _____ (money paid)
8. _____ (pay-off)
9. _____ (insured pays first \$200 or so)
10. _____ (responsibility)

II. Put a check () in front of the things you should DO if you are in a car accident.

- ___ 1. Give first aid.
- ___ 2. Call the police.
- ___ 3. Go home.

CAR INSURANCE

- ___ 4. Give the other driver a bad time.
- ___ 5. Get the other driver's name, address, and license number.
- ___ 6. Light a cigarette.
- ___ 7. Get names and addresses of witnesses.
- ___ 8. Scream and holler.
- ___ 9. Send out for pizza.
- ___ 10. Write down any injuries that have happened.
- ___ 11. Write down any damage done to cars or property.

III. Each thing in list A would make one thing in list B take place. Write the number of a sentence from list A in front of the right sentence in list B. The first one in list B is done for you.

- | | |
|--|--|
| 1. Jim has a \$100 deductible clause in his car insurance. | <u>8</u> He had a bad accident that cost a lot of money for repairs. |
| 2. Mary wasn't worried when she backed into a car in the parking lot. | ___ He ran a stop sign. |
| 3. A trucker lost control of his truck and hit a store window. | ___ Her car insurance covered collision. |
| 4. Jack had comprehensive car insurance. | ___ She had insurance against an un-insured driver. |
| 5. Ann's car was hit by an un-insured driver. | ___ He will pay the first \$100 of expenses. |
| 6. The Ice Cream Man was arrested by the police. | ___ He was liable for damage to the building. |
| 7. Mr. Brown was in danger of losing his house. | ___ He had no car insurance. |
| 8. The young man's car insurance rates might be higher the next time the money is due. | ___ The damage caused from the flood was covered by insurance. |

IV. Take away a letter (-) or put one in (+). What is the word? The first one is done for you.

- | | |
|-------------------------------|-------------------|
| 1. MULTIPLY - Y + E | = <u>MULTIPLE</u> |
| 2. FAT + U + L | = _____ |
| 3. ANYONE - N + B - E + Y + D | = _____ |
| 4. RADIO + A + T + R | = _____ |

CAR INSURANCE

5. ABILITY + L + I = _____
6. CLIMB + A - B = _____
7. COLLIDE + S + I - D - E + O + N = _____
8. DRAINAGE - R - I + M - N = _____
9. PRICE + O + L - R = _____
10. JURY + I + N = _____

V. Figure these out.

1. If your car insurance cost you \$600 a year and you had damages that cost \$820, how much money would you save or lose by having insurance?

Don't forget that you pay the first \$100. (deductible)

2. If your car insurance cost you \$150 - paid four times a year, and you had damages that cost \$1,875.00, how much money would you save or lose by having insurance?

Don't forget that you pay the first \$100. (deductible)

3. If you had no liability insurance and you killed a person, how long would it take for you to pay for a lawsuit of \$50,000?

- VI. If you have car insurance, what kind do you have? What does it cover? What doesn't it cover? Make a list on this page. If you don't know, get out your policy. Read it and then write it down.

LAW ENFORCEMENT AGENCIES

VOCABULARY

auxiliary

axle tax

bond

civil

criminal

deputy

felony

jurisdiction

municipal

patrol

population

posse

sheriff

summons

superintendent

traffic



A young woman approached the information desk just inside the front door of the sheriff's department.

"Hello," she said, "I have an appointment with Sgt. Roger Beckett."

The deputy behind the desk asked Katie to have a seat and said that he would locate the sergeant. A few moments later, Sgt. Beckett appeared.

He led the way to a smaller room where they could talk without being interrupted.

"How can I help you?" he asked.

"As I told you on the phone," Katie said, "I am doing research on a project concerning law enforcement agencies and I have specifically chosen the sheriff's department."

"Well," said Sgt. Beckett, "what exactly would you like to know?"

Katie asked, "How exactly does a person get to be a deputy?"

"Two ways," replied Sgt. Beckett, "the first way is simply to come in and fill out an application. It is also a good idea to attach a resume if possible. This is helpful because it gives a more complete picture of the applicant."

"You mentioned two ways," Katie replied.

"By the way," he added, that is how I became a deputy. After I graduated from high school, I went on to college to learn to work with computers. I landed a good job with a large well-known company and worked there for several years. I was still fascinated with police work, but couldn't get hired. I finally decided to join the auxiliary. Within a few months, I was spending more of

LAW ENFORCEMENT AGENCIES

my time here than at my regular job. I worked hard and was soon hired as a regular deputy."

Katie stopped taking notes and said, "That really is an unusual story. Thank you for sharing it with me."

"What have been some of your major concerns as a law enforcement officer?" asked Katie. Sgt. Beckett was thoughtful for a moment, then he answered, "A man's dedication to the job is very important. Police work is becoming very specialized and much more of a profession than it was in the past. Second, is his attitude and the attitudes of the people in the community. The last one may be the most important and that is one of family responsibilities."

"Police officers have a high divorce rate, and I believe part of the reason is that they are on call at all hours. Many times family get together have to take second place. That has to be difficult for a wife to understand. Also, the job can be dangerous. The wife of a police officer never knows if her husband may be injured or killed in the line of duty," said Sgt. Beckett.

As they finished their talk, Katie felt sure she had plenty of information to complete her project. She also had a better idea of what kind of work a deputy sheriff does.

"Thank you for your help," Katie told Sgt. Beckett, "I really appreciate your taking the time to talk with me."

"Good luck with your project, and feel free to contact me if I can be of any further help," replied Sgt. Beckett.

ACTIVITIES

I. Mark T for true and F for false.

- ☐ 1. The sheriff is the county's chief law enforcement officer.
- ☐ 2. The sheriff is appointed, not elected.
- ☐ 3. A deputy sheriff has county-wide jurisdiction.
- ☐ 4. If necessary, a sheriff can be removed from office by the governor.
- ☐ 5. The Police Chief is the executive of the police force.
- ☐ 6. The three main parts of a police department are civil, criminal, and traffic.
- ☐ 7. Law enforcement agencies work together.
- ☐ 8. If a person has been convicted of a felony, they cannot be hired in a law enforcement position.
- ☐ 9. If a person is involved in a traffic accident, the police should not be notified.
- ☐ 10. In villages, constables take care of police duties.

LAW ENFORCEMENT AGENCIES

II. Write out the answers to the following questions.

1. Name three duties of the Sheriff.

2. How does the sheriff's department differ from the municipal police?

3. Have you ever been involved in an accident? If so, tell what happened.

4. Have you ever received a speeding ticket? If so, were you fined and how much did you pay?

5. If you were thinking of a career in law enforcement, which career would you choose and why?

III. Choose from the list a word that means the same as each of the following.

- | | |
|-------|-----------------|
| _____ | 1. patrolman |
| _____ | 2. crisis |
| _____ | 3. city |
| _____ | 4. township |
| _____ | 5. salary |
| _____ | 6. jurisdiction |

emergency
authority

earnings
municipality

officer
village

LAW ENFORCEMENT AGENCIES

IV. Using the dictionary, divide the following words into syllables.

1. jurisdiction _____
2. summons _____
3. investigate _____
4. agency _____
5. department _____
6. police _____
7. enforce _____
8. academy _____
9. accident _____
10. qualifications _____

V. Find the following words in the word search puzzle. Circle them. They may be up, down or written horizontally.

A	P	S	H	E	R	I	F	F	E	D	R
P	A	P	R	O	T	E	C	T	S	E	R
P	T	K	T	Y	E	C	I	L	O	P	C
L	R	A	H	S	M	B	K	T	L	U	I
Y	O	U	R	S	E	T	O	R	D	T	T
D	L	A	W	D	R	C	B	A	S	Y	Y
C	R	I	M	E	G	H	O	F	E	L	R
H	K	R	S	V	E	I	N	F	G	E	P
R	M	R	E	T	N	E	E	I	D	A	K
S	E	R	V	E	C	F	A	C	U	V	O
F	E	L	O	N	Y	F	F	R	J	R	Y

deputy
felony
patrol
law
apply
sheriff
serve

emergency
city
chief
protects
crime
judge
term

CORRECTIONAL INSTITUTIONS

VOCABULARY

appropriate

arrangements

correctional

deputies

destructive

embezzlement

facility

Federal

felony

forgery

institution

interchange

juvenile

maximum

misdemeanor

penitentiary

probation

solitary confinement

trespassing

truant

turnpike

violation



Alice was cold. She pulled the gray blanket up under her chin and looked at the green walls. Everything around her looked cold, the walls, the cement floors, the bunk above her head, and the bars on the cell door. Tears rolled from her eyes. She didn't want to cry, but she couldn't stop it. Alice was afraid.

As Alice lay on the thin mattress, she thought about her problems. Alice was a sixteen-year old runaway. One month ago she had run away from her home in Wisconsin.

"Nobody cares whether I'm gone or not," thought Alice. "Dad married somebody else. Mom works long hours and is never home. All there is at home is housework, cooking, little brothers, and boring schoolwork. I wonder if anybody missed me."

At first, running away had been exciting. It was like one big vacation. Alice soon found out that it takes money for vacations and her money was gone. There was only one way to quiet the hunger pains and that was to steal food or money.

Alice drifted from town to town, hitching rides with anyone that would stop. The last ride she had was on a truck. The trucker had dropped her off just outside the Turnpike Interchange. She didn't know that the trucker was going to call the police. Hungry and tired, she was almost glad when the Sheriff's Deputies stopped and put her in their car.

At first, the Deputies took Alice to the County Jail where it was decided she was a minor and should be taken to the Juvenile Center for holding. Alice had been at the Center for a week. During that time, she had appeared before a judge who talked to her. Alice was told that her case was a special one. Because she was from another state, arrangements had been made to send her back to Wisconsin. She would be given a hearing in her own state. The Wisconsin Court would decide whether Alice would be sent to a state holding facility or put on probation.

There were other boys and girls at the Juvenile Center. The youngest girl was her cellmate who was 13. The oldest was a 17-year old boy. Some had committed crimes. A few

CORRECTIONAL INSTITUTIONS

had been destructive. One had been truant. Some had run away from home. All of them were waiting for a hearing or were waiting to be placed in another center or appropriate home.

Alice was waiting, too. Her mother was coming to get her to take her back to Wisconsin. It wasn't easy for her mother to leave her job. Alice wondered what her mother would do or say when they met. She shivered as she thought about the things that might happen to her. Alice was cold.

ACTIVITIES

I. Match the word with the correct meaning.

- | | |
|-------------------------|---|
| 1. juvenile | a. adult
b. youth
c. child |
| 2. reformatory | a. prison
b. hospital
c. factory |
| 3. felony | a. minor crime
b. traffic violation
c. major crime |
| 4. solitary confinement | a. a hospital room
b. a lonely room
c. a recreation |
| 5. misdemeanor | a. minor crime
b. traffic violation
c. major crime |
| 6. Federal | a. Cleveland
b. Ohio
c. United States |
| 7. adult | a. 18
b. 12
c. 17 |
| 8. minor | a. 21
b. 16
c. 32 |
| 9. penitentiary | a. maximum security
b. honor system
c. city jail |
| 10. detention | a. failure
b. reason
c. keeping |

CORRECTIONAL INSTITUTIONS

II. Write T if the sentence is true and F if the sentence is false.

- ___ 1. All juveniles who have committed crimes should be sent to the penitentiary.
- ___ 2. Murder is a felon.
- ___ 3. Juveniles are children from 10 to 18.
- ___ 4. A person arrested in the city would be first sent to the reformatory.
- ___ 5. City and county jails are the same.
- ___ 6. An adult who is arrested must be informed of his rights.
- ___ 7. A person who has committed a crime will await trial in a city or county jail.
- ___ 8. A person who has committed a crime within a city would be taken to a city jail.
- ___ 9. A person who is a high security risk can be trusted.
- ___ 10. A person who has committed a crime against the United States would be sent to a Federal prison.

III. A misdemeanor is a crime carrying a penalty of less than one-year imprisonment. A felon is a serious crime with a penalty of more than one year imprisonment. Using this as a guide, try to label each crime as a misdemeanor or felon.

- 1. shop lifting _____
- 2. murder _____
- 3. bank robbery _____
- 4. disturbing the peace _____
- 5. disorderly conduct _____
- 6. kidnapping _____
- 7. forgery _____
- 8. embezzlement _____
- 9. traffic violation _____
- 10. trespassing _____

IV. In your opinion:

- 1. Why was Alice cold? _____
- _____
- _____

CORRECTIONAL INSTITUTIONS

2. What will Alice's mother do when she sees her? _____

3. Why did Alice leave home? _____

4. How did Alice get money to live? _____

5. What kind of future will Alice have? _____

V. If you had a daughter like Alice, what would you do? How would you handle the situation?

FINDING A LAWYER

VOCABULARY

financial

partnership

preparation

recommend

stroke

transaction

unexpectedly



It was a sad time. There had been a death in the family. Alice's father had just been buried that morning. Now the whole family was going to the home where they grew up. They wanted to spend time with their mother and see how they could help her.

Mr. Noert had died unexpectedly of a heart attack. He had, however, suffered a slight stroke six years ago. Being 69 at the time, Mr. Noert knew the stroke was a warning, and he decided to put his affairs in order. He and Mrs. Noert had had a will for years but there were many things like insurance policies that weren't all in the same place. Mrs. Noert realized that had her husband died at the time he suffered the stroke she would have been totally unprepared in financial matters. From that time on she became conscious of paying bills and looking into credit unions and savings accounts. She located all insurance policies, stocks and savings bonds.

The preparations the Noert's made six years ago made this sad day more bearable. Mr. Bush, the Noerts' lawyer, arrived at the house, and things were in order. He read the will leaving the estate to Mrs. Noert and upon her death to the children. The family was pleased with the preparations made by their parents. Mr. Bush pointed out to the six children how important it was to have a will. He asked how many of them had one. Only one son had taken the time to protect his family in this way. Mr. Bush asked that each child take care of this matter as soon as he returned to his home.

Alice and her husband John had often thought about making out a will, but they needed that extra push that Mr. Bush had given them. There were a lot of questions they couldn't answer. The all important one was: where can we get a lawyer? John knew he didn't need a lawyer for every little transaction. He understood simple credit and also knew he could get advice through bankers, real estate agents, The Better Business Bureau and TV Action Lines, but a will was different. Like adoptions or setting up a partnership, it had to be legal.

John remembered that his friend Pat had been in an auto accident and had to have a lawyer settle his case. A

FINDING A LAWYER

tractor-trailer had pulled across the road right in front of Pat as it came out of a restaurant parking lot. After talking to Pat, however, John found that he would not recommend his lawyer in that case. Pat had nearly died in the accident but barely received enough compensation in the case to cover medical expenses, let alone replace his car. Pat felt his lawyer had not done a good job preparing his case.

Alice knew Sally, the school secretary, whose brother is a lawyer. She recalls Sally saying that he often helped people make out their wills. Everyone he had helped seemed pleased with his work and his fee.

John contacted Sally's brother and he helped them make out their will. They were pleased with his work and felt the fee they paid was fair. In a way they were relieved that they had found a lawyer they could count on. You never know when the need for a lawyer may arise.

ACTIVITIES

I. Name at least four other ways a person could find a lawyer.

1. _____
2. _____
3. _____
4. _____
5. _____

II. Listed below are words you may come in contact with if you ever hire a lawyer. Write the words beside their correct meanings.

jury
defendant

prosecutor
bail

attorney
adoption

bar
will

1. Money deposited as guaranteed appearance at trial. _____
2. One who starts and carries out a legal action, especially criminal proceedings.

3. A person against whom an action is brought. _____
4. Lawyer - person who has the legal power to act for another. _____
5. A person's written instructions, telling what is to be done with his belongings after he is dead. _____
6. A taking as one's own, such as a child. _____
7. The profession of law. _____
8. Group of citizens selected under oath in a court of law to listen to testimony and present a fair decision. _____

FINDING A LAWYER

III. Name six reasons a person might need a lawyer.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

IV. Finish the statement in Column A with that found in Column B.

- | A | B |
|------------------------------------|---|
| a. Constitution entitles | _____ to ask people you trust |
| b. Contact the bar association | _____ ambulance chasers |
| c. You don't need a lawyer | _____ everyone to a lawyer |
| d. In some cases | _____ from a small law firm |
| e. A way to find a lawyer is | _____ for every little transaction |
| f. A person may get more attention | _____ if you are unhappy with your lawyer |
| g. Be cautious of | _____ free advice is available |

V. Can you name 6 places you might be able to get free advice? Example: real estate agent.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

VI. Write T for true or F for false after the statement.

- _____ 1. In large cities there are directories which list lawyers and their specialties.
- _____ 2. When you finally decide on a lawyer you should ask for a preliminary meeting to evaluate each other.
- _____ 3. Friends, business associates, bankers, accountants and especially lawyers who are not themselves practicing can refer you to a competent lawyer.

FINDING A LAWYER

- ___ 4. Ambulance attendants know many lawyers and is a good way to find one.
- ___ 5. You should try to reach an agreement with your lawyer immediately about the fee.
- ___ 6. Large firms can do more for clients than small firms.
- ___ 7. When money is involved a lawyer is obligated to give the client a full rundown as well as a copy of any judgment, agreement, or other final documents.
- ___ 8. An attorney cannot fire the client without the judge's permission when involved in a pending court case.

VII. Find these words in the letters below. Look in all directions.

testimony
attorney
practice
will

fee
divorce
case
bar

court
sue
client
file

I	E	D	C	B	F	I	L	E
J	W	I	L	L	T	P	I	S
A	G	V	W	Z	E	Q	A	F
F	H	O	B	A	S	T	O	E
V	P	R	A	C	T	I	C	E
K	C	C	R	O	I	Z	L	R
X	A	E	R	U	M	W	I	U
U	S	N	Q	R	O	Y	E	B
T	E	O	R	T	N	N	N	X
Y	L	P	S	M	Y	V	T	C
S	U	E	N	O	D	G	F	E

GLOSSARY

advertisement - public notice about things that are sold, needed, lost or found.

agent - person who acts in the place of another

alien - a person not native born.

allegiance - oath of loyalty.

amendment - change in the constitution.

Americanization - process by which an alien becomes a citizen.

annuities - insurance policies that provide monthly income.

appropriate - correct for that time.

arrangements - plans.

assigned - appointed; given.

assistant - helper

attorney - one who practices law.

Attorney General - lawyer for the state or nation.

Auditor of State - examines and checks state accounts and records.

authorized - to give the power or right to do something.

auxiliary - a group or organization that assists or is a help to a larger one.

axle tax - a tax paid according to the number of wheels on a vehicle.

ballot - a printed or written form which one votes for secret voting.

bond - a sum of money paid as surety.

candidate - person who offers himself as a contestant for an office.

certificate - a written statement signed by a public official.

citizen - a member of a nation.

civil - a division of the police department used to distinguish a rule which is not criminal.

claim - a demand for something as a right.

collision - a crashing of two things together as in a wreck.

commission - executive of a county.

compensation - payment to workers for accidents or death at work.

comprehensive - full, complete, including much; broad.

constitution - the basic law and principles of the state or nation.

convertible - changeable.

correctional - correcting of faults.

county - subdivision of a state.

criminal - of or pertaining to the administration of penal law as it differs from civil law.

deductible - a minimum amount the insured person must pay before an insurance company pays the balance. Deductibles are usually fifty or one hundred dollars.

deductions - money taken out of a paycheck; such as taxes, retirement, union dues and credit unions.

Democrat - a member of the Democratic Party in the United States.

deputies - persons named to serve others such as the Sheriff's helpers.

destructive - causing ruin.

detention - keeping in custody.

distemper - a disease of young dogs which usually results in death.

duplex - housing term for two living units under one roof.

GLOSSARY

elect - to vote into office.

embezzlement - to take money or things from someone who trusts you.

employer - person or company that hires people.

endowment - a paid-up insurance policy which pays cash or a guaranteed income; expensive.

examination - a test to determine certain facts.

expel - to drive or force out; evict.

facility - a place; the ability to do something.

Federal - the national government.

felony - a serious crime, such as murder, rape, or burglary.

F. I. C. A. - Federal Insurance Contribution Act, better known as Social Security.

fine - money paid for breaking a law or rule.

financial - having to do with money matters.

forgery - something done for fraudulent purposes, such as a signature.

fracture - a break or crack.

fund - money set aside for a special use.

governor - person elected as head of the State.

gross pay - wages before deductions.

harassment - to disturb or irritate repeatedly.

helmsman - a person who steers a boat or ship.

House of Representatives - in Ohio, there are 99 members elected by voters to make the laws of the state.

immigration - the coming into another country to make it one's home.

Independent - not pledged to any political party.

industrial life - old-fashioned life insurance policies on children. The premiums were collected every week by the salesman and the cost was high.

innocent - free of guilt or evil.

institution - a place of confinement.

insurance - protection against loss.

interchange - an exit or entrance on a super highway where traffic can move from one road to another.

issue - a matter of public concern which must be voted on by the public.

jurisdiction - the extent of authority and control.

juvenile - young; youthful.

jury - groups of citizens selected under oath in a court of law, for the purpose of listening to a trial and presenting a fair decision.

levy - to impose a tax.

liability - a legal responsibility.

license - legal written permission.

Lieutenant Governor - next in line after the governor; chairman of the meetings of the State House of Representatives.

limited payment - payments on life insurance policies which are made for a certain length of time.

lottery - a state-operated game of chance.

maintain - to keep in good condition.

maximum - the greatest amount.

mayor - chief elected official of a city or village.

GLOSSARY

misdemeanor - a minor crime punishable by a fine and/or a short jail sentence.

motorist - driver of a motor vehicle.

multiple - many.

municipal - of or pertaining to a city or its government.

naturalization - the act of becoming a citizen.

navigation - the act of guiding a ship.

net pay - take-home pay.

oath - solemn statement regarding truth or an allegiance.

official - a person who holds a position of authority.

partnership - two or more people who join in a business or profession.

patrol - to guard a certain area.

penitentiary - a prison for persons convicted of certain crimes.

pension - monthly payments made to a person after retirement or disability.

personal property tax - tax on land and certain other properties.

political - having to do with the government, state or politics.

population - all of the people inhabiting a specific area.

posse - group of citizens authorized by a Sheriff to assist in carrying out the law.

precinct - an area of a city or village marked off as a voting district.

premises - land and the buildings upon it.

premium - cash payment on insurance policy, monthly, bi-monthly, every few months, once a year.

preparation - making ready, getting things in order.

probation - testing time of a person's character and ability.

public - of or having to do with the people as a whole; not private.

qualification - knowledge, skill, strength or experience needed to do a task.

rabies - a disease of the nervous system in dogs and other animals. If a human is bitten by an infected animal, he/she can contract the disease.

radiator - part of the cooling system for a motor in a car or other vehicle.

recommend - to speak or write favorably about someone.

register - to record one's name and other information for the purpose of voting.

Republican - belonging to, or favoring the National Republican Party.

residence - the particular place where one lives.

responsibility - duty.

retaliatory - the act of replying to an action by a similar one.

Secretary of State - at the state level, person who writes books and keeps records for the state.

security - money given as a pledge to take care of something.

senate - (state) has 33 members elected by the voters who make the laws of the state along with the House of Representatives.

sheriff - the chief law enforcement officer of a county.

social security - money deducted from a paycheck, to be repaid at retirement, death or disability; in case of death, to be paid to spouse.

GLOSSARY

solicitor - the lawyer of a city, village or government department.

solitary confinement - condition of being placed in a cell where the prisoner is isolated from all others.

statute - a law.

stroke - a sudden attack of illness which can result in some sort of paralysis.

successive - following in uninterrupted order or sequence.

summons - a notice calling a defendant to court.

superintendent - the title given to the person who heads the State Highway Patrol.

tax - money paid to the government for public purposes.

tenancy - the period of a tenant's occupancy.

traffic - a division of a police department dealing with vehicles.

transaction - a business deal.

treasurer - takes care of state money, and pays bills of the state.

trespassing - to go on the property of another without permission.

truant - a child who stays away from school without permission.

turnpike - a road where money is collected for travel.

unexpectedly - unforeseen, not expected.

uninsured - a person who does not have insurance.

veterinarian - a doctor who treats animals.

violation - the act of breaking a law, treaty or promise.

Withholding Tax - money taken out of a paycheck by the Federal Government.

witness - person who saw something happen.

W-2 form - written statement from an employer showing the total amount of deductions from a paycheck for one year's time.

ANSWER KEY

ANSWERS FOR MUNICIPAL GOVERNMENT

- I. 1. Election night was always an exciting time.
 2. Everytime it rained, the phone would ring and ring.
 3. The Safety Director's office was there, too.
 4. The Auditor handles no money.
 5. Once my father gave me my own private tour of City Hall.

- II. 1. day 6. public
 2. country 7. new
 3. big 8. last
 4. Mom 9. calm
 5. few 10. early

- III. 1. solicitor 6. neighborhood
 2. assistant 7. official
 3. municipal 8. warrants
 4. political 9. authorize
 5. election 10. flooded

IV. Answers will vary.

V. Answers will vary.

ANSWERS FOR COUNTY GOVERNMENT

- I. 1. F 6. T
 2. F 7. T
 3. T 8. T
 4. T 9. F
 5. F 10. T

- II. attorney population
 counties public
 levy statutes
 official taxes

- III. 1. D
 2. A
 3. B
 4. C

- IV. 1. campaigning
 2. sign
 3. candidate
 4. commissioner
 5. four
 6. activities

- V. 1. cause
 2. issue
 3. votes
 4. car

VI.

C	O	M	M	I	S	S	I	O	N	E	R	S	
O						A						E	
U			T			L			F	O	U	R	
N			R			A						V	
T	A	X	E	S		R			E	L	E	C	T
Y			A			Y					S		E
			S										R
			U										M
			R										
			E										
			R										

ANSWER KEY

ANSWERS FOR OHIO STATE GOVERNMENT

- I. 1. true 5. false
 2. true 6. true
 3. false 7. false
 4. true 8. true

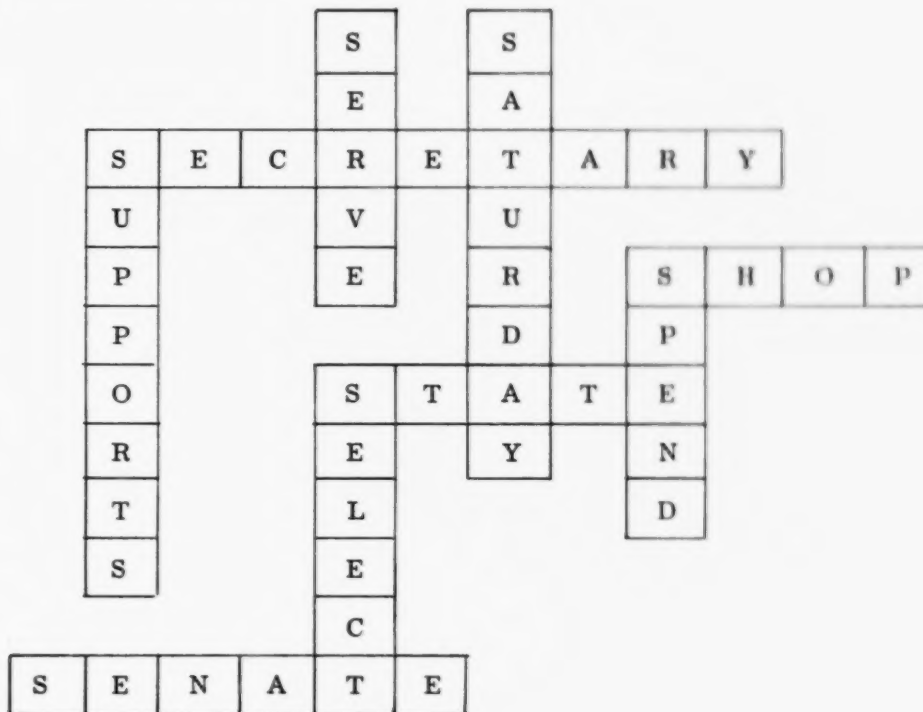
- II. 1. a 4. f
 2. e 5. d
 3. c 6. b

Gov. - James A. Rhodes
 Sec. of State - Ted W. Brown
 Lieut. Gov. - Richard T. Celeste
 Att. Gen. - William J. Brown
 Auditor - Thomas E. Ferguson
 Treasurer - Gertrude W. Donahey

- III. 1. Columbus
 Answers will vary

2. a. We need the House of Representatives and Senate to make the laws.
 b. We need the courts to punish those who break the laws.
 c. We need the 6 officials to operate the government.
 3. Answers will vary.
 4. Answers will vary.

IV.



- V. Answers will vary, but here is a list of possible words.

- | | | | |
|-----------|-----------|------------|------------|
| 1. ate | 7. net | 13. gotten | 19. eight |
| 2. hose | 8. heat | 14. him | 20. over |
| 3. men | 9. stove | 15. hat | 21. man |
| 4. tavern | 10. tent | 16. meat | 22. have |
| 5. shoe | 11. night | 17. nerve | 23. met |
| 6. ten | 12. shoot | 18. meant | 24. matter |

ANSWER KEY

ANSWERS FOR CITIZENSHIP

- I. 1. T 6. F
 2. T 7. T
 3. T 8. T
 4. T 9. F
 5. T 10. F

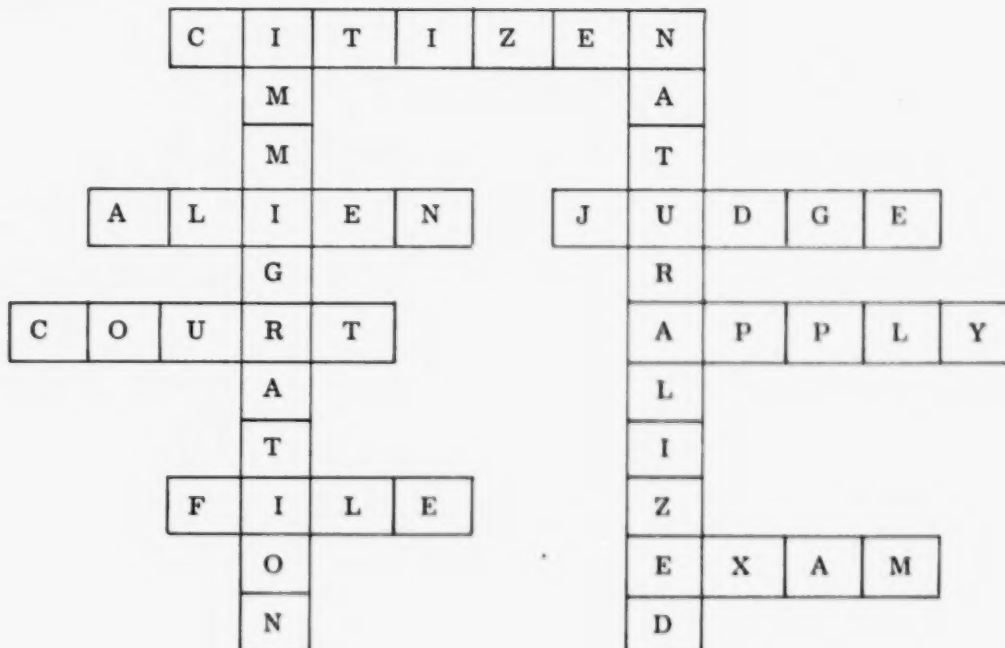
- II. 1. red, white and blue
 2. 100
 3. 5
 4. 5
 5. murder
 6. deportation
 7. history

- III. alien
 article
 country
 court
 department
 elected
 government
 immigrant
 judicial
 resident

- IV. 1. c
 2. d
 3. a
 4. b
 5. e

- V. 1. Vice-President
 2. Yes
 3. Impeachment
 4. Lincoln, Jefferson, Kennedy, Ford (Answers will vary)
 5. No
 6. Voting - running for public office
 7. Make laws
 8. 50
 9. 9
 10. The Board of Elections in the community in which the person lives.

VI.



ANSWER KEY

ANSWERS FOR VOTING

- I. 1. ballot 4. voter
2. candidate 5. elect
3. precinct 6. citizen

- II. 1. 18
2. Democratic Party
3. issues
4. informed
5. marriage

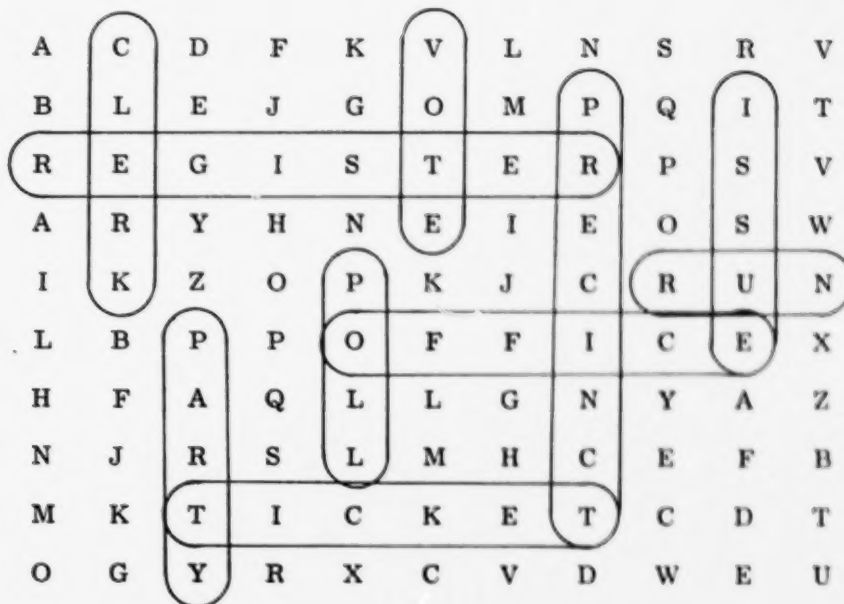
- III. 1. cars 5. newsdealers
2. lunch 6. citizen
3. children 7. feeling fine
4. Washington 8. public

- IV. 1. Turn 18 by election day
2. Register to vote
3. Find out what precinct you vote in
4. Go to polling place
5. Declare your party preference, if a primary
6. Sign your name and address in the book at the polling place
7. Get ticket to enter voting booth or machine
8. Pull the lever in the voting machine
9. Reopen the curtains after voting by locking in vote if voting by machine
10. Go home

- V. 1. Changing name by marriage
2. Change of address
3. Failing to vote two years in succession

VI. a
c
e
h

VII.



ANSWERS FOR VOTING

- VIII. 1. T 5. F
 2. F 6. T
 3. T 7. F
 4. T 8. T

ANSWERS FOR TAXES

- I. 4 employer
 8 deductions
 6 W-2 form
 2 FICA
 1 net pay
 3 fund
 5 gross pay
 9 social security
 10 withholding tax
 7 personal property tax

- II. 1. 22 hours
 2. \$52.80 - gross pay
 3. \$5.00
 4. \$3.09
 5. \$.65
 6. \$44.06 - net pay

III. 1. \$36.00	2. \$ 1.85	3. \$ 9.22	4. \$ 2.40	\$ 2.40
27.30	30	1.87	40	35
8.70	\$55.50	.14	\$96.00	1200
		.54		720
		\$ 11.77		\$84.00
				96.00
				\$180.00
5. \$2.30	\$ 4.60	\$ 92.00		
40	4	18.40		
\$92.00	\$18.40	\$110.40		

- IV. These items should be checked.

wax paper
 soap
 paper plates
 matches
 paper towels
 paper plates
 napkins

- | | |
|---------------------|------------------------|
| V. <u>1</u> fund | 1. fund |
| <u>2</u> taxes | 2. support |
| <u>2</u> support | 3. employer |
| <u>3</u> deductions | 4. government |
| <u>3</u> employer | 5. deductions paycheck |
| <u>3</u> department | 6. taxes |
| <u>2</u> paycheck | 7. department |
| <u>3</u> government | 8. income |
| <u>2</u> income | |
| <u>2</u> refund | |

ANSWER KEY

ANSWERS FOR TENANTS AND LANDLORDS

- I. A tenant can bargain for his rent
 A landlord must supply garbage containers
 A landlord is responsible for good plumbing, electricity and water
 The tenant is paid 5% interest on his security deposit
 A tenant must pay his rent on time
 For damages the tenant receives an itemized list
 A landlord can set his rents
 A landlord deducts damages from the security deposit

- II. 5. week to week rental
 1. lockout
 3. abuse of access
 2. retaliation
 4. month to month rental
 6. lease

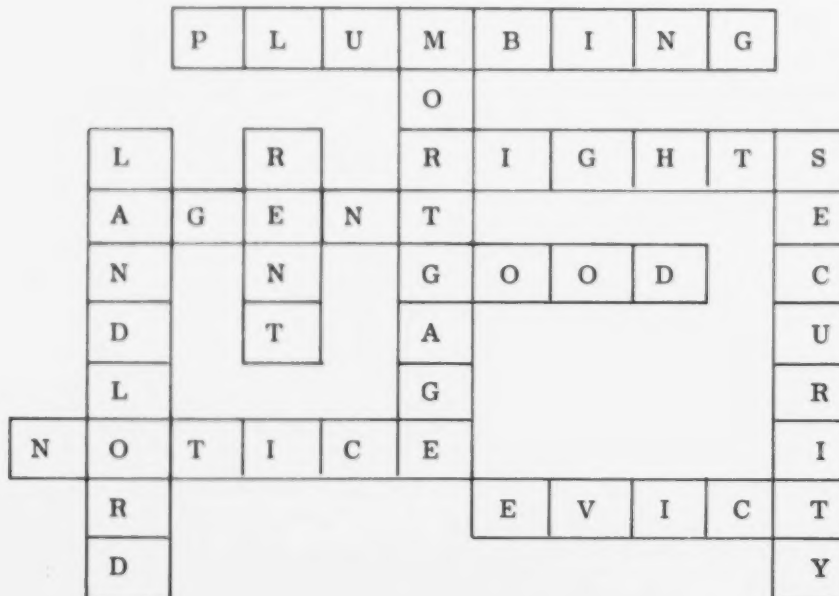
- III. 1. Comply with health and safety laws.
 2. Keep rental property liveable and in good repair.
 3. Supply good trash containers and trash removal.
 4. Supply running water with reasonable amount of hot water.
 5. Maintain all plumbing, heating, electricity and appliances in good working order.

- IV. 1. evict 5. rent
 2. tenant 6. deposit
 3. landlord 7. notice
 4. maintain 8. property

- V. 1. tenant 6. landlord
 2. landlord 7. tenant
 3. tenant 8. landlord
 4. tenant 9. landlord
 5. landlord 10. tenant

- VI. 1. 30 days
 2. 5%
 3. evicted
 4. sue him

VII.



ANSWER KEY

ANSWERS FOR LICENSING

- I. Answers will vary.
- II. 1. certificate
2. license
3. rabies
4. responsibility
5. veterinarian
6. fined
7. advertisement
- III. 1. T 6. F
2. T 7. T
3. T 8. F
4. T 9. T
5. F 10. T
- IV. teacher fishing
dog marriage
doctor cb radio
drivers license barber
hunting license plates
- V. 1. Tommy
2. Tommy's father
3. Tommy's father
4. Tommy
5. Tommy's father

ANSWERS FOR LIFE INSURANCE

- I. 1. Ken called a life insurance agent.
2. Ken didn't wait for a door-to-door salesman. He called a company for an agent.
3. The shipping company paid the premiums on the Workmen's Compensation.
4. The risk was Ken's possible death.
5. Ken first bought term insurance.
- II. 1. group 5. term
2. veteran's life 6. mail order
3. pension 7. family life
4. family income policy
- III. $\frac{2}{1}$
 $\frac{5}{4}$
 $\frac{3}{3}$
- IV. Answers will vary.
- V. Answers will vary.

ANSWERS FOR CAR INSURANCE

- I. 1. fault 6. property
2. claim 7. premiums
3. comprehensive 8. settlement
4. possible 9. deductible
5. multiple 10. liability
- II. The following sentences should be checked:
1, 2, 5, 7, 10, 11

ANSWER KEY

ANSWERS FOR CAR INSURANCE

III. List B should be marked in this way.

- ___ He had a bad accident that cost a lot of money for repairs.
- ___ He ran a stop sign.
- ___ Her car insurance covered collision.
- ___ She had insurance against an uninsured driver.
- ___ He will pay the first \$100 of expenses.
- ___ He was liable for damage to the building.
- ___ He had no car insurance.
- ___ The damage caused from the flood was covered by insurance.

- IV. 1. MULTIPLE
2. FAULT
3. ANYBODY
4. RADIATOR
5. LIABILITY
6. CLAIM
7. COLLISION
8. DAMAGE
9. POLICE
10. INJURY

- V. 1. You would save \$120.
2. You would save \$1,075.00.
3. Answers will vary - probably a lifetime.

VI. Students answers will all be different.

ANSWERS FOR LAW ENFORCEMENT AGENCIES

- I. 1. T 6. F
2. F 7. T
3. T 8. T
4. T 9. F
5. T 10. T

II. Answers will vary

- III. 1. officer
2. emergency
3. municipality
4. village
5. earnings
6. authority

- IV. 1. ju ris dic tion
2. sum mons
3. in ves ti gate
4. a gen cy
5. de part ment
6. po lice
7. en force
8. a cad e my
9. ac ci dent
10. qual i fi ca tion

A	P	S	H	E	R	I	F	F	E	D	R
P	A	P	R	O	T	E	C	T	S	E	R
P	T	K	T	Y	E	C	I	L	O	P	C
L	R	A	H	S	M	B	K	T	L	U	I
Y	O	U	R	S	E	T	O	R	D	T	T
D	L	A	W	D	R	C	B	A	S	Y	Y
C	R	I	M	E	G	H	O	F	E	L	R
H	K	R	S	V	E	I	N	F	G	E	P
R	M	R	E	T	N	E	E	I	D	A	K
S	E	R	V	E	C	F	A	C	U	V	O
F	E	L	O	N	Y	F	F	R	J	R	Y

ANSWERS FOR CORRECTIONAL INSTITUTIONS

- I. 1. b 6. c
2. a 7. a
3. c 8. b
4. b 9. a
5. a 10. c

II. 1. F 6. T
2. T 7. T
3. T 8. T
4. F 9. F
5. F 10. T

III. 1. misdemeanor
2. felon
3. felon
4. misdemeanor
5. misdemeanor
6. felon
7. felon
8. felon
9. misdemeanor
10. misdemeanor

IV. Answers will vary.

V. Answers will vary.

ANSWERS FOR FINDING A LAWYER

- I. 1. Ask a business associate.
2. Ask a banker.
3. Ask an accountant.
4. Ask a lawyer who is not practicing.

ANSWER KEY

ANSWERS FOR FINDING A LAWYER

- II. 1. bail
2. prosecutor
3. defendant
4. attorney
5. will
6. adoption
7. bar
8. jury

- III. 1. purchase real estate
2. make a will
3. adopt a child
4. get a divorce
5. being accused of a crime
6. have an accident

- IV. e to ask people you trust.
g ambulance chasers.
a everyone to a lawyer.
f from a small law firm.
c for every little transaction.
b if you are unhappy with your lawyer.
d free advice is available.

- V. 1. Better Business Bureau
2. T.V. action lines
3. bankers

4. clergymen
5. government agencies
6. accountants

- VI. 1. T 5. T
2. T 6. F
3. T 7. T
4. F 8. T

VII.

